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Crown Solicitor; The Parliamentary Draftsman; The
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The administration of the following Acts:—

Crimes Act, 1900, and Crimes (Amendment) Act, 1905;
Crimes (Girls' Protection) Act, 1910, and Amending Act
of 1911; Common Law Procedure Act, 1899; District
Courts Act, 1912; Lotteries and Art Unions Act, 1901;
Poor Prisoners Defence Act, 1907; Public Service Act,
1902, and Acts amending same; Supreme Court and
Circuit Court Act, 1900, and amending Act of 1912;
Criminal Appeal Act, 1912, Necessary Commodities
Control Act, 1914; Supremacy Act, 1916. He
will correspond with the other Ministers on questions
on which his legal opinion may be required, and with
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The business relating to—

The Equity Office; The Bankruptcy Office; The Sheriff's
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Registrars of District Courts; The Coroners; Gaol and
Penal Establishments (exclusive of Industrial or Re-
formatory Schools); All matters relating to the com-
mutation or remission of sentences, or of fines, forfeitures,
and estates; Control of Court-houses.

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Act, 1899, and Acts amending the same; Contractors
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Act, 1912, in so far as it relates to the Registrars
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Act, 1915; Fines and Forfeited Recognisances Recovery
Act, 1902; Fines and Penalties Act, 1901; Habitual
Criminals Act, 1905; Hawkers and Pedlars Act, 1901;
Influx of Criminals Prevention Act, 1903; Interstate
Debts Recovery Act, 1901; Justices Act, 1902, and
Acts amending the same; Jury Act, 1912; Legal Pro-
cess Facilitation Act, 1904; Liens on Crops and Wool
and Stock Mortgages Act, 1898; Liquor Act, 1912, and
Acts amending the same; Marriage Act, 1899; Money
Lenders and Infant Loans Act, 1905; Newspaper Act,
1898; Pawnbrokers Act, 1902; Prison Act, 1899;
Public Trustee Act, 1913; Real Property Act, 1900;
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Registration of Deeds Act, 1897; Registration of Firms
Act, 1902; Sheriff Act, 1900; Small Debts Recovery
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District Surveyors—R. B. Mackenzie, A. W. Chapman, G. Pennefather, S. R. Beatty, H. W. Gracie, H. F. Hull, W. M. Thomas, J. Lindsay, A. W. Deane, G. W. Orr, H. B. Mathews, A. C. M. Lockhart, W. H. Lee

Surveyors—F. J. E. Bootle, S. A. Steane, J. S. M. Benson, T. B. U. Sloman, T. Ranken, W. U. Nowland, T. Kidston (jun.), R. A. Holmes, F. J. N. Harris, C. J. Harnett, E. J. H. Bishop, A. J. Ryan, S. Nicholson, F. P. Brown, H. G. Barrie, J. J. Baker, S. A. Giraud, H. B. Corlis, P. R. Drummond, A. Ebsworth, A. Maitland, R. M. Drummond, D. Herborn, D. W. Chapman, L. E. R. A. Proust, S. F. Von Arnheim, A. H. H. Stephen, L. Ryan, E. A. Mackenzie, L. S. Ferrier, M. E. Yates, E. H. O. Dunlop, G. C. Stewart, J. H. Hunt, F. A. Abbottsmith, H. Godfrey, M. M. Hyndes, R. E. Sampson, S. F. Arnheim (jun.), C. T. Webb, G. A. Smith, R. G. Harmston, T. W. Watson, J. M. Macara, J. S. Turner, A. Stephen.

TRIGONOMETRICAL SURVEY OF THE COLONY.

Trigonometrical Surveyor—D. T. Sawkins, M.A.

Chief Computer—R. P. Sellers, B.A.

LAND APPEAL COURT.

President, H. A. G. Curry, J.P.; Commissioners, William Houston, C.M.G.; C. E. Rennie, J.P.; Registrar, W. R. Jamieson

CLAIMS TO GRANTS OF LAND.

Commissioners under the Conveyancing and Law of Property Act, 1898.

Commissioners—Charles Edwin Parkinson, J.P., T. W. Garrett, and F. W. Uther

Secretary—W. Farnsworth

H.M.A. NAVAL ESTABLISHMENTS, SYDNEY.

Commodore-in-Charge—Charles F. Henderson, R.N.

Fleet Paymaster—Robert R. Hoare, R.N.

Secretary—Basil M. Peck, R.N.

Warrant Writer—William H. Brown, R.N.

NAVAL YARD, GARDEN ISLAND.
General Manager—Engineer Captain (Acting) George H. Broomwich, D.S.O., R.N.

Engineer Commander—Henry T. Canning, R.N.

Engineer Lieutenant-Commander—Harold V. H. Watch, R.N.

Medical Officer—Staff Surgeon (Acting) A. W. Weiher, R.A.N.R.

Naval Store Officer—Alfred G. Potter

Deputy Naval Store Officer—Albert F. D. Brewster

Chief Boatswain—William Lyne, R.N.

Gunner (T.)—Ernest J. Evans, R.N.

COMMONWEALTH NAVAL DOCKYARD, COCKATOO ISLAND.
General Manager—Julian J. Kling-Salter

Assistant General Manager—James W. Clark

Naval Engineer Assistant—Engineer Commander Alfred A. Barnes, R.A.N.

Medical Officer—Staff Surgeon Thomas W. Francis, R.A.N.R.

Engineer Manager—J. Payne

Electrical Engineer—T. McD. Mundle

Assistant Shipyard Managers—James S. Pledge, Francis J. Ellery

Accountant—George W. Mitchell

Dockmaster—John Pratt

Deputy Store Officer—George F. W. Lawes

NAVAL ORDNANCE DEPOT, SPECTACLE ISLAND.

Inspector of Warlike Stores—

Naval Ordnance Officer—Lieutenant James Creber, R.N.

ROYAL EDWARD VICTUALLING YARD, DARLING HARBOUR.

Victualling Store Officer—Dane Wilding Salter

Assistant Victualling Store Officer—Ceel H. Haviland

OFFICERS ADMINISTERING THE GOVERNMENTS OF THE AUSTRALASIAN STATES.

Commonwealth Bank Building (7th Floor).

Governor-General of the Commonwealth—His Excellency Sir Ronald Craufurd Munn-Ferguson, P.O., G.C.M.G.

New South Wales—His Excellency Sir Gerald Strickland G.C.M.G.

Victoria—His Excellency Sir Arthur Stanley, K.C.M.G.

Queensland—His Excellency Major Sir Hamilton Gould-Adams, G.C.M.G., D.S.O.

South Australia—His Excellency Sir Henry Galway, K.C.M.C.

West Australia—His Excellency Major-General Sir Harry Barron, K.C.M.G., C.V.O.

Tasmania—His Excellency Sir Ellison Macartney, K.C.M.G.

New Zealand—His Excellency The Earl of Liverpool, G.C.M.G., M.V.O.

Papua—His Excellency John Hubert Plunkett Murray (Lieutenant-Governor C.M.G.)

JOHN SANDS Ltd.

Factory Tels.:
9767, 9768, 9769.
Systems: 1757.
Office Telephones:
1756 (3 lines).



Manufacturers of Counter Check Books,
Account Books, and all Classes of Commercial
and Law Stationery.

*Art Letterpress and
Lithographic Printers.*

Manufacturers of all Classes of
Tins, Metallic Show Plates, Cartons for Dry
Goods, etc., etc.

374 George Street, Sydney. Factory: Druiit Street.

STAMP DUTIES.

SCALE OF CHARGES

UNDER

The Stamp Duties Act No. 27, 1898; The Stamp Duties (Amendment) Act No. 24, 190; The Stamp Duties (Amendment) Act No. 3, 1914.

ACKNOWLEDGMENTS.

Acknowledgment under the Probate Act	£1 0 0
AGREEMENTS (See also Contracts.)	
Agreement not under seal	£0 1 0

Exemptions.

Any agreement or memorandum for the hire of any labourer, artificer, manufacturer or menial servant.
Any agreement or memorandum made for or relating to the sale of any goods, wares or merchandise.
Any agreement or memorandum made between a master and any mariner of any ship or vessel for wages on any voyage coastwise from port to port in the State of New South Wales.

APPLICATION UNDER R. P. ACT.

Application to bring land under the Real Property Act	£1 0 0
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APPOINTMENT OF A NEW TRUSTEE.

Appointment of a New Trustee	£1 0 0
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ARTICLES OF ASSOCIATION (See Company). BANK NOTES.

An Annual Composition to be paid by Banking Companies in lieu of duties on Promissory Notes payable on demand issued by them—	
For every £100 and also for the fractional part of £100 of the average annual amount of such notes in circulation as certified under the Banks and Bank Holiday Act 1898	£2 0 0

BILLS OF EXCHANGE.

Bill of Exchange or Promissory Note.—For every £25 and also for any fractional part of £25	£0 0 6
Calculations as to Duty on Bills of Exchange and Promissory Notes.	
Not exceeding £25	£0 0 6
Exceeding £25 and not exceeding £50	0 1 0
" £50 " " £75	0 1 6
" £75 " " £100	0 2 0
" £100 " " £125	0 2 6
" £125 " " £150	0 3 0
" £150 " " £175	0 3 6
" £175 " " £200	0 4 0
" £200 " " £225	0 4 6
" £225 " " £250	0 5 0
" £250 " " £275	0 5 6
" £275 " " £300	0 6 0
And so on for every £25 or fractional part of £25	0 0 6

INTERPRETATION OF BILLS OF EXCHANGE AND PROMISSORY NOTES.

" Bills of Exchange."—Any ordinary Bill of Exchange or any Draft Order Cheque Letter of Credit Instrument or writing not payable on demand entitling any person whether or not named therein to payment of money by any other person.

" Promissory Note."—Any ordinary Promissory Note or any Debenture issued by any public company corporation or society in the State or any debenture issued out of the State if negotiated therein.

Post-dated Cheque same duty as Bill of Exchange or Promissory Note.

Special Clause relating to Bills drawn in Sets.—Any number of Bills of Exchange or Promissory Notes drawn in or forming part of one set or series according to the custom of merchants or bankers shall be held to be one such Bill or Note for the purposes of this Act. Provided that one of the number is duly stamped.

Exemptions.

Any Debenture or Treasury Bill issued by the Government of New South Wales or Debentures of the City of Sydney or of a Municipality or Shire.
Any Draft or Order for the payment of money issued by any duly authorized officer of the Government on account of the Public Service.
Any Draft or Order for the payment of money commonly called an advance note issued by a master of a ship or vessel in favour of a seaman.

BILLS OF LADING.

Bill of Lading—For every bill of lading or copy thereof	£0 0 6
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INTERPRETATION.

" Bill of Lading."—Any instrument signed by the master mate or other person in charge of any vessel or by the agent shipping clerk or other person acting as such for such vessel for the conveyance therein of goods, wares or merchandise to any place beyond the State.

COMPANY.

Memorandum of Association accompanied by Articles of Association	£1 0 0
Memorandum of Association not accompanied by Articles of Association	2 0 0
Articles of Association	1 0 0
Certificate of Incorporation	5 0 0
Capital or Increase of Capital, for every £100 or part thereof	0 2 0

CONTRACT OR AGREEMENT (See also Agreements).

Contract or Agreement under seal, or under hand only, for the sale of any equitable estate or interest in any property whatsoever, or for the sale or exchange of any estate or interest in any property except goods, wares, or merchandise, or stock, or marketable securities, or any ship or vessel, or part interest, share, or property of or in any ship or vessel—Same duty as Conveyance on Sale.

CONTRACT NOTE.

Contract Note for or relating to the sale or purchase of any stock or marketable security—	
For each £100, and also for any fractional part of £100 of such value	£0 0 6

Exemption.

Transactions carried out in the course of their ordinary business relations between brokers or agents who are members of Stock Exchanges in the Commonwealth of Australia.

CONVEYANCES.

Conveyance or Transfer on sale of any share or shares in the stock and funds of any Corporation Company or Society whatever in New South Wales—

For every £10 and also for any fractional part of £10 of the consideration money therein expressed £0 0 6 |

Calculations as to Duty.

Where the purchase or consideration money therein expressed shall not exceed £10	£0 0 6
And where the same shall—	
Exceed £10 and not exceed £20	0 1 0
" £20 " " £30	0 1 6
" £30 " " £40	0 2 0
" £40 " " £50	0 2 6
And so on for every £10 or fractional part of £10	0 0 6

Conveyance or Transfer on sale of any property (except such stock and funds as aforesaid)—

Where the amount or value of the consideration for the sale does not exceed £50	£0 5 0
Exceeds £50 and does not exceed £100	0 10 0
For every £100 and also for any fractional part of £100 of such amount or value	0 10 0

Provided that where such property is a debenture other than a debenture of the City of Sydney or a municipality or shire, and such amount or value does not exceed the amount of £15, the duty shall be as follows:

Where the amount or value of the consideration for the sale does not exceed £5	£0 0 6
Exceeds £5 and does not exceed £10	0 1 0
Exceeds £10 and does not exceed £15	0 1 6

Conveyance or Transfer by way of partition of any real property—The same duty on the value of such property and any amount paid or other consideration given for equality as on the amount or value of the consideration for a conveyance or transfer on sale.

Foreclosure Order—Same duty as a Conveyance on Sale on the value of the property.

Calculations as to Duty.

Where the purchase or consideration money therein or thereupon expressed, or the value of the property, shall not exceed £50	£0 5 0
And where the same shall exceed £50 and not exceed £100	0 10 0
And so on for every £100 or fractional part of £100	0 10 0
Conveyance of any other kind not before charged	1 0 0

Where any property shall be conveyed to any person in consideration wholly or in part of any debt due to him or subject either certainly or contingently to the payment or transfer of any money or stock whether being or constituting a charge or incumbrance upon the property or not such debt money or stock shall be deemed the whole or part as the case may be of the consideration in respect whereof the conveyance shall be chargeable with ad valorem duty.

INTERPRETATION.

" Conveyance."—Any instrument or deed whereby property is vested in any person or transferred or conveyed from one person to another.

" Conveyance on Sale." Includes every instrument and every decree or order of any court whereby any property or any estate or interest in any property, upon the sale thereof is transferred to or vested in a purchaser or other person on his behalf or by his direction.

" Executed," with reference to Instruments under Seal, means "signed and sealed," and with reference to Instruments not under Seal means "signed."

An instrument is deemed to be first executed the first time that it is signed and sealed or signed (as the case may be) by any party thereto:

Provided that if the instrument is ineffective by reason of a failure of the necessary parties to execute it, a refund may be made of any money paid for stamping.

Exemptions.

Transfer or other dealing with stock, debentures, or Treasury Bills of the Government of New South Wales.
Any conveyance or transfer of shares of Mining Stock.
Settlement, Deed of Gift, Voluntary Conveyance, or Declaration of Trust—

Amount or value.	Rate per centum of duty.
Not exceeding £1,000	1
Exceeding £1,000 but not exceeding £2,000	1 1/2
" £2,000 " " £3,000	2
" £3,000 " " £4,000	2 1/2
" £4,000 " " £5,000	3
" £5,000 " " £6,000	3 1/2
" £6,000 " " £7,000	4
" £7,000 " " £8,000	4 1/2
" £8,000 " " £9,000	5
" £9,000, 5 per centum.	

DEED OF GIFT
DECLARATION OF TRUST (See under Conveyances.)

DEED OR INSTRUMENT.

Deed of any kind whatever not otherwise charged in this Schedule £1 0 0 |

INTERPRETATION OF INSTRUMENT.

" Instrument."—Any written or printed deed or document

Exemptions.

Any instrument relating to the service of an apprentice clerk or servant.
Any Customs bond.
Any Administration bond.
Any Bail bond.
Any bond or agreement to or with the Crown for the safe custody or maintenance of an insane person or insane patient.

Any bond on appointment of special bailiff.
Any mortgage of real property or mortgage given by way of bill of sale or otherwise of live stock goods chattels or effects or personal estate generally and any transfer assignment release re-conveyance or discharge thereon and every receipt indorsed on either or any of the said documents for the consideration thereof.

Any preferable lien or any lien on crops under the Lien on Crops and Wool and Stock Mortgages Act 1898.

Any instrument of appointment relating to any property in favour of persons specially named or described as the objects of a power of appointment created by a previous settlement duly stamped in respect of the same property or by will where probate duty has been paid in respect of the same property as personal estate.

Any instrument for the sale transfer or other disposition of any ship or vessel or any part interest share or property of or in any ship or vessel.

And any copy of rules or power warrant or letter of attorney granted by any trustee of any Friendly Society within the meaning of Sec. 29 of the "Friendly Societies Act of 1899" for the transfer of any share in the State Funds or Debentures standing in the name of such trustee or any order or receipt for money contributed to or received from the funds of any such Society by any person liable or entitled to pay or receive the same by virtue of the rules thereof or any bond to be given to or on account of any such Society or by the treasurer or any officer thereof or any draft or order or any form of policy or any appointment of an agent or any certificate or other instrument for the revocation of any such appointment or any other document whatever required or authorized by the rules of any such Society shall be exempt from all stamp duties.

DRAFTS.

Draft—Payable on demand	£0 0 1
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INTERPRETATION.

" Draft."—Any draft cheque or order for money payable on demand not being a bill of exchange or otherwise herein specified.

Exemptions.

Any Draft or Order for the payment of money issued by any duly authorized officer of the Government on account of the Public Service.

Any Draft or Order for the payment of money commonly called an advance note issued by a master of a ship or vessel in favour of a seaman.
Draft or cheque payable on demand drawn on the Government Savings Bank or the Savings Bank of New South Wales in respect of a deposit in any such bank.

GRANTS FROM THE CROWN AND CERTIFICATES OF TITLE.

The same duty as on Conveyance or Transfer on Sale of any property (except such stock and funds as aforesaid).

LEASES.

Lease—

- (1) For any definite term or for an indefinite term of any lands tenements or heritable subjects—
Where the consideration or any part of the consideration moving either to the lessor or to any other person shall consist of any money stock or security—
In respect of such consideration—The same duty as a conveyance on a sale for the same consideration.
Where the consideration or any part of the consideration shall be any rent—In respect of such consideration—
Where the rent exceeds £75 and does not exceed £100 per annum .. £0 5 0
And for every additional £50 or fractional part of £50 per annum .. 0 2 6
- (2) Or any other kind whatsoever .. 1 0 0

INTERPRETATION.

"Lease"—Lease or premise or of agreement for a lease.

Exemption.

Any lease or agreement for a lease where the sole consideration is a rent at a rate not exceeding seventy-five pounds per annum.

LETTER OR POWER OF ATTORNEY.

Letter or Power of Attorney or other instrument in the nature of:—

- (1) For the sole purpose of appointing and authorising a proxy to vote at any one meeting at which votes may be given by proxy, for each person executing in such instrument .. £0 0 3
- (2) For the receipt of the dividends or interest of any stock—
Where made for the receipt of one payment only .. 0 1 0
In any other case .. 0 5 0
- (3) For the receipt of any sum of money, or any bill of exchange or promissory note for any sum of money not exceeding £20, or any periodical payments not exceeding the annual sum of £10 (not being hereinbefore charged) .. 0 5 0
- (4) Of any kind whatsoever not hereinbefore described .. 1 0 0

Exemptions.

- (1) Letter or power of attorney solely for the receipt of dividends, or the sale, purchase, or transfer of any definite and certain share of the stocks or funds of the Government of New South Wales.
- (2) Order, request, or direction, under hand only, from the proprietor of any stock to any company, or to any officer of any company, or to any banker, to pay the dividends or interest arising from the stock to any person therein named.

MEMORANDUM OF TRANSFER under the Real Property Act, No. 25, 1900.

The same duty as is chargeable on a Conveyance.

MORTGAGES (See also Conveyance).

Conveyance by Official Assignee to Mortgagee, or Discharge or Foreclosure Order—Same duty as on Conveyance on Sale on the value of the property.

POLICIES OF INSURANCE.

Policy for or against loss by Fire—

- For every £100 and for every fractional part of £100 insured for any term or period exceeding six calendar months .. £0 0 4
- And not exceeding six months .. 0 0 3
- On every renewal or continuance thereof for every £100 and for every fractional part of £100 insured for any term .. 0 0 4

Policy for any voyage or period—

- For every £100 and also for any fractional part of £100 so insured .. 0 0 3
- On every renewal or continuance thereof for every £100 or fractional part of £100 .. 0 0 3
- Declaration made in New South Wales under Colonial or Foreign Marine Policy—
For every £100 or fractional part of £100 .. 0 0 3
- Policy not otherwise specified—
For every £100 and for every fractional part of £100 insured .. 0 1 0

INTERPRETATION.

"Policy"—Any insurance or contract whether of insurance against loss by fire or upon or concerning any vessel or goods for any voyage or period whether the same be issued singly or in duplicate or otherwise.

Exemptions.

- Any policy of insurance on life or any public hospital or charitable institution.
- Any policy of insurance on the tools implements of work or labour used by any working mechanic artificer handicraftsman or labourer by a separate policy in a distinct sum.
- Any policy whereby any insurance company or underwriter or association of underwriters may effect an insurance or transaction the original policy representing which may have already contributed to the Stamp Duty imposed on policies. Provided that the fact of such policy being a re-insurance policy shall be expressed on the face thereof.

RECEIPTS.

Receipt given for or upon the payment of any sum of money amounting to £2 and upwards .. £0 0 2

INTERPRETATION.

"Receipt"—whenever used in the Act shall mean and include any stamp mark impression indication as well as any note memorandum or writing whatsoever whereby any money amounting to two pounds or upwards is deposited for any fixed period or is acknowledged or expressed to have been received or paid in satisfaction of any debt or whereby any debt or demand or any part of a debt or demand of the amount of two pounds or upwards is acknowledged to have been settled satisfied or discharged or which signifies or imports any such acknowledgment and whether the same is or is not signed with the name of any person.

Exemptions.

- Receipts for refunds made by the Government or a department of the Government of the State.
- Any receipt for money deposited with a broker or agent for the purchase of stock or marketable securities.
- Any receipt given for or upon the payment of money to or for the use of His Majesty.
- Any acknowledgment by any banker of the receipt of any bill of exchange or promissory note for the purpose of being presented for acceptance or payment.
- Any acknowledgment by any person on receipt of money for the purchase of stock or shares in any Banking or Public Company.
- Any acknowledgment or receipt given by any labourer, artificer or workman for or on account of wages received by him.
- Any receipt written upon or given for a bill of exchange or promissory note duly stamped.
- Any receipt indorsed or otherwise written upon or contained in any instrument liable to stamp duty and duly stamped acknowledging the receipt of the consideration money therein expressed.
- Any receipt given by depositors on receiving deposits from any Savings Bank.
- Any acknowledgment given for money deposited in any Bank to be accounted for.
Provided that this exemption shall not extend to acknowledgments for any sum carried to the credit of any depositor or shareholder in any Bank on any division of profits made by such Bank or for or in respect of any dividend from any Joint Stock or other Company on the same being deposited by any person to the credit of any other person in any Bank or for or in respect of any sum paid to the credit of any person in any Bank for rent or interest by any other person or for or in respect of any sum deposited which would be liable to duty if paid directly by any person to any other person.

Any receipt given in anticipation of a Bill of Lading and not to be used in lieu thereof.

SETTLEMENTS (See Conveyance).

STAMPING OF INSTRUMENTS.

Instruments executed in this State and not duly stamped with the proper duty before the expiration of one month after they have been first executed are liable to a fine of 20 per cent. of the duty payable thereon; and, if not duly stamped within two months after first being executed are liable to a fine not exceeding £25.

Instruments executed outside the State and not duly stamped with the proper duty within two months after they have been first received in the State are liable to a fine not exceeding £25.

DECLARATION—Declarations under marine policies shall, unless written upon duly stamped material, be duly stamped with the proper duty before the expiration of ten days after they have been first executed.

TRANSFERS OF SHARES (See Conveyances of Shares). TRANSFERS OF ANY LANDS UNDER THE CROWN LANDS ACTS.

- | | | |
|-----------------------|---|---------|
| Pastoral Leases | For every £100 or fractional part of £100 .. | £0 10 0 |
| Occupation Licenses | | |
| Homestead Leases | | |
| Annual Leases | | |
| Scrub Leases | Same duty as on conveyance or transfer of any property (except stock and funds). Calculate the same as on conveyance of land, etc., after the first £100. | |
| Special Leases | | |
| Conditional Leases | | |
| Conditional Purchases | | |

DUTIES ON THE ESTATES OF DECEASED PERSONS.

On the Probate or Letters of Administration to be granted in respect of any estate real and personal of deceased persons:—

Where the total value of any Estate, after deducting all debts which may, in pursuance of the "Stamp Duties Act of 1808," and the Stamp Duties (Amendment) Act, No. 3, 1914, be deducted—	Full Rate.	Half Rate.
	Per Cent.	Per Cent.
Exceeds £1,000 and does not exceed £5,000	2	1
£5,000	2½	1½
£6,000	3	1½
£7,000	3½	1½
£8,000	4	2
£9,000	4½	2½
£10,000	5	
£12,000	5½	
£14,000	6	
£16,000	6½	
£18,000	7	
£20,000	7½	
£25,000	8	
£30,000	8½	
£35,000	9	
£40,000	9½	
£45,000	10	
£50,000	10½	
£55,000	11	
£60,000	11½	
£65,000	12	
£70,000	12½	
£75,000	13	
£80,000	13½	
£85,000	14	
£90,000	14½	
£95,000	15	
£100,000	15½	
£105,000	16	
£110,000	16½	
£115,000	17	
£120,000	17½	
£125,000	18	
£130,000	18½	
£135,000	19	
And over the value of £140,000	19½	

WHARFAGE, HARBOUR, TRANSHIPMENT, TONNAGE AND BERTHING RATES.

WHARFAGE, HARBOUR AND TRANSHIPMENT RATES.

Goods brought into and such goods as are enumerated in the Second Schedule to this regulation which are to be taken out of the port shall be subject to or exempt from the payment of wharfage, harbour and transshipment rates, as hereunder provided, namely:—

- (a) All goods unshipped from a vessel berthed at a wharf vested in the Commissioners shall be subject to the payment of the inward wharfage rates specified in column 1 of the First Schedule to this regulation.
- (b) All the goods enumerated in the Second Schedule to this regulation, if and whenever such goods are received on any such wharf for shipment on any vessel in consignments of two tons or over, shall be subject to the payment of the outward wharfage rates specified in the said Second Schedule.
- (c) All goods brought by sea into the said port shall be subject to the payment of the inward harbour rates specified in column 1 of the First Schedule to this regulation.
- (d) All the goods enumerated in the Second Schedule to this regulation, if and whenever such goods are shipped on any vessel in the said port in consignments of two tons or over, shall be subject to the payment of the outward harbour rates specified in the said Second Schedule.
- (e) All goods transhipped in the said port shall be subject to the payment of the transshipment rates specified in column 2 of the First Schedule to this regulation.
- (f) Unless otherwise specified goods are chargeable with rates by weight or measurement, at the option of the Commissioners.

THE FIRST SCHEDULE BEFORE REFERRED TO.

Article.	Col. 1. Inward Wharfage & Inward Harbour Rate	Col. 2. Trans- ship- ment Rate.
A' ARTICLES the produce of, shipped at, and arriving from any port within the Commonwealth—	s. d.	s. d.
Bacon, bark, bones, butter, cheese, cream, eggs, fish, hams, oysters, and poultry	per ton 1 0	0 5
Malze	per bag 0 1	0 0½
Timber (sawn)	per 600' sup. 0 10	0 5
Timber (rough)	per 480' sup. 0 10	0 5
Posts, rails, and naves	per 100 1 0	0 5
Pillars	per 600 1 0	0 5
Returned empty casks, cases and crates	Exempt	Exempt
Road metal and gravel	per ton 0 1	0 0½
Spokes, felloes, and shafts	per 500 1 0	0 5

B' GENERAL ARTICLES—

Animals—Calves	each 0 6	0 1½
Horses and horned cattle	each 1 8	0 5
Sheep, goats, and pigs	each 0 3	0 0½
Bricks, loose, clay, and fire: not exceeding in size 9" by 4½" by 3"	per 500 1 6	0 4½
Coal	per ton 0 3	0 1½
Coal (bunker)	per ton Exempt	Exempt
Cocconuts	per 100 0 4	0 1

Article.

Article.	Col. 1.	Col. 2.
Coke	per ton 0 6	0 1½
Copra	per ton 1 3	0 5
Firewood	per ton 0 3	0 0½
Fruit (green)	per pkg. 0 1	0 5d.
Gypsum	per ton 1 3	0 5
Iron tanks (empty) 400 gals. each	2 0	0 6
Iron tanks (empty) 200 gals. and under	1 0	0 3
Kerosene in case	per case 0 2	0 0½
Liquid fuel	per ton 1 0	0 5
Lucerne hay	per ton 0 10	0 5
Ore	per ton 0 9	0 2½
Phosphatic rock	per ton 1 3	0 5
Pumpkins, melons & squashes	per 100 0 3	0 1½
Returned empties (excluding bags in bales, casks in shooks and tanks)	per ton 0 10	0 5
Returned empties (bags in bales and casks in shooks)	per ton 1 3	0 5
Sand, gravel, stone, and soil	per ton 0 6	0 3
Sugar and molasses which go through a mill-refining process after importation	per ton 1 3	0 5
Tiles (clay roofing)	per ton 1 6	0 5
Timber (sawn)	per 600' sup. 1 3	0 5
Timber (rough)	per 480' sup. 1 3	0 5
Wool	per bale 0 6	0 2
Goods not enumerated above	per ton 2 6	0 5
Minimum charge	0 3	0 3

THE SECOND SCHEDULE BEFORE REFERRED TO.

Article.	Outward Wharfage and Harbour Rate.
Bones, butter, cement, copper, flour, glue pieces and sinews, hides, hoofs and horns, leather, meat (frozen) including hares and rabbits, preserved meats, skins, tallow, and tin	per ton 10d.
Coal	per ton 3d.
Coke	per ton 3d.
Ore	per ton 4½d.
Wheat	per ton 6d.
Wool (greasy, scoured, and tops)	per bale 6d.

For the purpose of calculating the outward wharfage and harbour rates, a consignment shall be deemed to be the aggregate amount of any one article shipped in any one vessel by one bona fide consignee to one bona fide consignee, or to "order."

NOTE.—

- (a) Where inward wharfage rates have been paid, inward harbour rates will not be collected.
- (b) Unless transshipment entries are passed within forty-eight (48) hours of ships reporting, and the transshipment takes place within 14 days of the landing of the goods, double the above transshipment rates will be charged.
- (c) Unless otherwise specified all goods are chargeable by weight or measurement at the option of the Commissioners.
- (d) On goods transhipped, outward wharfage or harbour rates will not be charged.

TONNAGE RATES.

Tonnage Rates are payable upon every vessel (except vessels under 240 tons of register tonnage, and lighters) while berthed at any wharf, dock, pier, jetty, landing stage, slip, or platform vested in the Commissioners. Such Tonnage Rates are according to the following scale:—

- (a)—In respect of the first six days (exclusive of Sundays and days observed in the public offices in Sydney as holidays) after the time of berthing, one half-penny for each ton of the register tonnage of the vessel up to 5,000 tons, and one farthing for each such ton over 5,000 tons for each complete day of 24 hours, or day of over 18 hours, or one-fourth, one-half, and three-fourths of such rate for parts of a day of or less than 6, 12, and 18 hours respectively.

- (b)—In respect of each such subsequent day or part of a day, half the above rate.

BERTHING RATES.

With the exception of vessels engaged in picnic or excursion or passenger or horse ferry traffic, lighters, water boats, floating plant, punts, watermen's skiffs, private launches, and rowing and sailing craft not being used for hire, and excepting tugs and coal hulks when not loading or discharging cargo or coal

tolls or charges in accordance with the following scale shall be paid in respect of every vessel of less than 240 tons register while berthed at any wharf, dock, pier, jetty, landing stage, slip or platform vested in the Commissioners:—

For each day or portion of a day exclusive of Sundays and days observed in the public offices in Sydney as holidays:—

Vessels not exceeding 60 tons	2 6
Vessels over 60 tons and not exceeding 120 tons	5 0
Vessels over 120 tons and not exceeding 180 tons	7 6
Vessels over 180 tons and under 240 tons	10 0

The following charges shall be paid in respect of every vessel under two hundred and forty (240) tons register engaged in picnic, or excursion, or passenger, or horse-ferry traffic, when berthed at any wharf, dock, pier, jetty, landing-stage, slip or platform vested in the Commissioners:—

Vessels with a capacity for not more than 50 passengers—	2s. 6d. per day or portion of a day.
Vessels with a capacity for not more than 100 passengers—	5s. per day or portion of a day.
Vessels with a capacity for more than 100 passengers	10s. per day or portion of a day.
Vessels engaged in horse-ferry traffic—	10s. per day or portion of a day.

INTEREST CALCULATOR.

For any amount, at 2½, 3, 4, and 5 per cent. for any number of days.

RULE—TO FIND THE INTEREST ON ANY SUM.

Multiply that Sum by the Number of Days and find the value of the Product from the following Table.

EXAMPLE.

*Required the interest on £200 for 10 Days at 2½, 3, 4, and 5 per cent. respectively. £200 × 10 = 2,000. The Product 2,000 on the Table is found to value 2s. 8½d., 3s. 3½d., 4s. 4½d., and 5s. 5½d.

Pro- DUCTS.	2½%	3%	4%	5%	Pro- DUCTS.	2½%	3%	4%	5%
100	1½	2	2½	3½	50,000	3 8 6	4 2 2½	5 9 7	6 17 0
200	3½	4	5	6½	60,000	4 2 2½	4 18 7½	6 11 6	8 4 4½
300	5	6	7½	10	70,000	4 15 10½	5 15 0	7 13 5	9 11 9½
400	6½	8	10	11½	80,000	5 9 7	6 11 6	8 15 4	10 19 2
500	8½	10	11½	14	90,000	6 3 3½	7 7 11½	9 17 3	12 6 7
600	10½	11	13	16½	100,000	6 17 0	8 4 4½	10 19 2	13 13 11½
700	11½	11½	13½	17½	200,000	13 13 11½	16 8 9	21 18 4½	27 7 11½
800	11	13	14	18	300,000	20 10 11½	24 13 1½	32 17 6½	41 1 11
900	11	13	14	18	400,000	27 7 11½	32 17 6½	43 16 8½	54 15 10½
1,000	1 4½	1 7½	2 2	2 9	500,000	34 4 11	41 1 11	54 15 10½	68 9 10½
2,000	2 8½	3 3½	4 4½	5 5½	600,000	41 1 11	40 6 3½	65 15 0½	82 3 10
3,000	4 1½	4 11½	6 7	8 2½	700,000	47 18 10½	57 10 8	76 14 3	95 17 9½
4,000	5 5½	6 2	8 9½	10 11½	800,000	54 15 10½	65 15 0½	87 13 5	109 11 9½
5,000	6 10½	8 7	10 11½	13 8½	900,000	61 12 10½	73 19 5½	98 12 7½	123 5 9
6,000	8 2½	9 10½	13 1½	16 5½	1,000,000	68 9 10½	82 3 10	109 11 9½	136 19 8½
7,000	9 7	11 6	15 4	19 2					
8,000	10 11½	13 1½	17 6½	1 11					
9,000	12 4	14 0	19 8	1 4 8					
10,000	13 8½	16 5½	1 11	1 7 4½					
20,000	1 7 4½	1 12 10½	2 3 10	2 14 9½	Products giving less than 1d. for minutes calculations.	15 — ½	13 — ½	9 — ½	8 — ½
30,000	2 1 1½	2 9 3½	3 5 9	4 2 2½		30 — ½	25 — ½	19 — ½	15 — ½
40,000	2 14 9½	3 5 9	4 7 8	5 9 7		45 — ½	38 — ½	28 — ½	23 — ½
						60 — 1	51 — 1	38 — 1	30 — 1

Population of the State of New South Wales, 30th September, 1916.

	Males.	Females.	Total.	Males.	Females.	Total.
During the period from 1st July to 30th September, 1916—						
Births	6,854	6,663	13,517			
Deaths	3,092	2,234	5,326			
Increase by excess of Births over Deaths .....	...	...	...	3,762	4,429	8,191
Arrivals by Sea	13,025	7,639	20,664			
Departures by Sea (Incl. allowance for unrecorded) ..	21,765	7,539	29,304			
Dec. by excess of Departures by Sea over Arrivals .....	...	...	...	(-) 8,740	100	(-) 8,640
Arrivals by Land (Including allowance for unrecorded migration by road)	41,197	21,810	63,007			
Departures by Land (Including allowance for unrecorded migration by road)	40,029	20,427	60,456			
Inc. by excess of Arrivals by Land over Departures ..	...	...	...	1,168	1,383	2,551
Total increase from 1st July to 30th Sept., 1916 ..	...	...	...	(-) 3,810	5,912	2,102
Population, 30th June, 1916 .....	...	...	...	930,191	925,903	1,856,094
Population, 30th Sept., 1916 .....	...	...	...	926,381	931,814	1,858,195

NOTE.—The above estimate is subject to slight alteration. Included in the population are 2,012 aborigines of full-blood, of whom 1,162 are males and 860 females.

Movement of Population between N.S.W. and other States and Countries DURING QUARTER ENDED 30TH SEPTEMBER, 1916.

Country.	Arrivals from.	Departures to.	Excess of Arrivals over Departures
Sea:—			
Other States of the Commonwealth—			
Victoria	4,925	4,926	399
Queensland	3,940	3,703	237
South Australia	629	465	164
Western Australia	568	399	169
Tasmania	1,276	944	332
Northern Territory	44	88	(-) 44
Total	11,082	9,825	1,257
Countries beyond the Commonwealth:—			
New Zealand	3,210	3,269	(-) 59
United Kingdom	670	1,235	(-) 565
Canada	284	267	17
Fiji	342	673	(-) 231
India and Ceylon	137	177	(-) 40
South Africa	24	158	(-) 134
Other British Possessions	794	601	193
China	5	15	(-) 10
Japan	54	146	(-) 92
South Sea Islands	130	83	37
United States	341	332	9
Other Foreign Countries	408	546	(-) 140
Crews, discharged and shipped	1,675	2,119	(-) 444
Expeditionary Forces (A.I.F.)	1,520	9,958	(-) 8,438
Total	9,582	19,479	(-) 9,897
Total by Sea	20,664	29,304	(-) 8,640
Land:—			
Victoria	34,786	33,972	814
Queensland	22,872	21,991	881
South Australia	5,349	4,493	856
Total by land	63,007	60,456	2,551
Total by land and sea	83,671	89,760	(-) 6,089

During the quarter 263 selected and nominated immigrants (71 males, 192 females) arrived from the United Kingdom, and 1 male and 2 females from other Countries; 2 boys also arrived under the "Dreadnought" Farm scheme.

The (-) sign denotes an excess of departures over arrivals.

Bureau of Statistics,
Sydney, 1st December, 1916.

JOHN B. TRIVETT,
Government Statistician.

WOOD, COFFILL & COMPANY LTD. HEAD OFFICE: 810 GEORGE ST., CITY. 'PHONE 9226 CITY

FIRMS WITH FIXED PAY DAYS.

A. B. C. Co., Ltd.	25th, 3 to 5	Atkins W., Ltd.	Cheques posted
Aarons' Exchange Hotel Co., Ltd.	Last Friday	Atlas Assurance Co., Ltd.	Any day
Abbey W. and Co.,	Any day	Atkins, McQuitty, Ltd.	Last day
Abbeys Ltd.	26th	Austral Box and Timber Co., Ltd.	Last Thursday (post)
Abel and Co., Ltd.	Any day	Austral Engineering Supply Co., Ltd.	Last day
Abermain Colliery Co., Ltd.	Any day	Austral Hat, Cap and Knitting Factory, Ltd.	15th
Abraham M. & Son	15th	Austral Ventilating Co.,	27th
Ackland and Platt	Any day	Australasian Bag and Paper Co.,	Any day
Adams William and Co., Ltd.	Last Friday,	Australasian Films Ltd.	Any day
Adelaide Steamship Co., Ltd.	Any day	Australasian Fur Co., Ltd.	29th
Aengenheyster and Co., Ltd.	Last Friday, 3 to 5	AUSTRALASIAN INSURANCE AND BANKING RECORD Office	Last Friday
Aerated Bread Co., Ltd.	25th, 3 to 5	Australasian Scale Co., Ltd.	15th
Aerator's Ltd.	Any day	Australasian Temperance & General Mutual Life Assurance Society, Ltd.	Last Wednesday
Alkman Ernest	15th	Australasian United B.N. Co., Ltd.	Every Wednesday
Altkes Bros.	Any day	Australasian Sheep Dip Co., Ltd.	Fridays
Albert J. and Son	15th	Australia Hotel Co., Ltd.	3rd Friday, 10 to 5
Alhion Stewart Co.,	Last Thursday	Australian Alliance Assurance Co.	(Cheques posted)
Alcock Brothers, Ltd.	15th, 11 to 4 o'clock	Australian Automatic Weighing Machine Co., Ltd.	Any day
Alcock Thomas M. & Son,	23rd	Australian Boot Factory, Ltd.	25th (post)
Alderson (Fred.) and Co., Ltd.	Last Thursday 3 to 5	AUSTRALIAN BREWERS' JOURNAL	Last Friday, after 2
Alderson J. D. and Son	29th	Australian Building Co., Ltd.	1st Thursday
Alderson's Ltd.	Last day (post)	Australian Christian World	Last day (Post)
Alexander, Brodzki and Co.	15th (Cheques posted)	Australian Club	Monday, after 3rd Thursday
Alexander H. and Co.	15th	Australian Commercial Co., Ltd.	Any day
Alexander J. W., Ltd.	Last day	Australian Drug Co., Limited	28th, 2 to 5
Alexander and Paterson	Last Thursday	Australian Estates and Mortgage Co., Ltd.	Last Friday
All Saints Vineyard	Any day	Australian General Electric Co.,	2nd Friday, 2 to 5
Allen and Hanbury's (Australasia) Ltd.	Last Saturday, 10 to 12	Australian Gaslight Co.,	Every Thursday, after 2
Allen Sidney	20th	Australian Glue and Gelatine Works, Ltd.	30th
Alfreding, Limited	Last Friday (Post cheques)	AUSTRALIAN HOME JOURNAL Co., Ltd.	25th
Alliance Marine and General Assurance Co., Limited	Wednesdays, after 2	Australian Jockey Club	Last Friday, 9.30 to 4
Alston Soap and Candle Manufacturing Co., Ltd.	Any day	Australian Manufacturing and Importing Co., Limited	25th to 30th
Althouse and Geller	Any day	Australian Mercantile, Land and Finance Co., Limited	Any day, 10 to 3
Amalgamated Wire (Australasia), Ltd.	25th	Australian Metropolitan Life Assurance Co., Ltd.	Last Friday
American Manufacturing Co., Ltd.	Last day	Australian Mutual Fire Insurance Society, Ltd.	Tuesday afternoon
Amor W. J.	Any day	Australian Mutual Provident Society	Any day
Anderson and Co., Ltd.	Every Tuesday, 10 to 1	Australian Paper Co., Ltd.	15th and last day
Anderson C. and Co., Ltd.	Last day, afternoon	Australian Roller Flour Mills	(Cheques posted)
Anderson-Gross Co.,	20th	Australian Steamships Ltd.	Third Thursday afternoon
Anderson Charles	15th and last day, afternoon	Australian Tesselated Tile Co. Proprietary, Ltd.	Last Friday
Anderson J. H. and Co.	End month	Australian Thermit Co., Ltd.	20th
Andrew John and Co.	Last Wednesday (post)	Australian Tobacco Co., Ltd.	Cheques posted after 21st
Andrews Bros. Proprietary, Ltd.	15th, after 2	Australian Wood Pipe Co., Ltd. (The)	Cheques posted
Andrews Bros.	Any day	Australian Woollen Mills, Ltd.	Wednesday after 3rd Mon.
Andrews and Manning	Any day	Austrailution Straw Hat Factory, Ltd.	15th
Andrews (Wm.) Printing Co., Ltd.	Last day (Cheques posted)	Auto Import Co., Ltd.	Last day
Andrews R. A.	Cheques posted	Ayers, and James Pty., Ltd.	Last Friday
Andronicus Bros.	28th (Cheques posted)	B.B. Co.	10th
Angus and Cootie	Thursdays	Bacchus Marsh Concentrated Milk Co., Ltd.	End of month
Angus and Robertson, Ltd.	Last Thursday	Backhouse J. W.	Last Monday
Angus and Sons	18th after 2	Badgery Bros.	Any day
Argyle Bond and Free Stores	Last Friday		
Arkell and Douglas (Incorporated) Ltd.	Any day		
Armstrong, McDonald and Jaques, Ltd.	Last Friday		
Arnold and Co.	Last day, after 3 p.m.		
Arnold & Co. Pty., Ltd.	Last day		
Arnold Edward and Co.	15th & 21st (Cheques posted)		
Arnold Frank	Last day		
Arnold G.	20th		
Aronson and Co. Prop., Ltd.	Last Friday		
Arthur and Co. (Export), Ltd.	Any day		
Ashby Henry M. Co. (The)	25th		
Ashwin F. and Co.	25th		
Askins W. J.	Any day		
Atherley and Dawson	After 15th		

SUPPLY PRIVATE CARRIAGES, LANDAUS AND BROUGHAMS, WITH LIVERIED SERVANTS AT CALL

THE PICK OF THE WORLD'S CHOICEST COMMODITIES.

2818 FIRMS WITH FIXED PAY DAYS

Bacon and Co., Ltd.	(Cheques posted)	Borsdorff and Co.	15th, after 3
Bailey and Co., Ltd.	Last Friday, (Post)	Bosch, Barthel and Co.	28th
Bailey and Lances	Any day	Boschell L. L. and Co.	Last Thursday
Baker Norman & Loughurst	Last Thursday	Bowden Bros. and Co., Ltd.	3rd Thursday afternoon
Bakewell Bros.	Last Friday	Bowens Limited	Last day (Post)
Balchin W., Limited	Last Wednesday, after 3	Bowen Sam, Ltd.	15th
Baldick F. and Co.	Last Thursday	Bown Thomas J. and Co.	Last day, 3 to 5
Bail B. J. Ltd.	Last day	Bowrey Bros.	Last Thursday
Bail and Welch Propy. Limited	Average due date	Boxall Robert	Last day
Baltio Separator Co., Ltd.	Last Wednesday	Boyd and Hanlon	3rd Thursday (Cheques p'd)
Ballerum and Co., Ltd.	Last day	Boyd Shorthand (N.S.W.), Ltd.	3rd Monday
Ballment Manufacturing Co.	(Cheques posted)	Brady R.	Last day (cheques posted)
Balmaln New Ferry Co., Ltd.	Last Thursday	Braham David and Co.	15th
Bardsley John and Co.	20th, after 3	Braham Eva	12th
Barlow John and Co.	Last day	Brainwood W. H.	20th, after 3
Barlow & Jones (Australia), Ltd.	20th	Bramwell and Vincent	Any day
Barnes Charles and Co., Ltd.	Last day, after 3	Brandt Bros., Ltd.	Last Wednesday, 3 to 5
Barnet Glass Rubber Co., Ltd.	28th (post)	Brasch R.	15th
Barnett Leopold and Co.	Last Friday, after 2	Brausch and Delany Co.	28th
Barnett Maurice	Any day	Brial Jean	Any day
Barracough H. A., Ltd.	Post cheques	Bridge John and Co., Ltd., Albert St	15th
Barrell Brothers	30th	Bridges George	15th and 30th
Barby C. H. and Son	20th	Brightwell H.	18th
Barton Charles R.	Any day	Briscoe and Co., Limited	Last Friday, 3 to 5
Basche and Lowney	Last Thursday after 3	Bristow C.	Any day
Bosham Arthur	Last Friday	British Australian Machinery Co.	Last Friday, 3 to 5
Batchelor and Co.	Last Thursday	British Austral'n Timber Co., Ltd.	Any day
Bateman's Hotel—J. Bateman	Last Thursday, 10 to 3	British Australasian Tobacco Co.	Propy. Ltd.
Batson and Co., Limited	Last Thursday morning	Propy. Ltd.	Last Thursday
Batt, Rodd and Purves, Ltd.	Last day	British Clothing Manufacturers, Ltd.	15th (post)
Battinson Louis, Ltd.	Any day	British and Foreign Indent Co.	End of Month
Baynes Brothers	Every Wednesday	British and Foreign Marine Insurance Co., Ltd.	End of month
Beale and Co., Ltd.	Last Thursday	British General Electric Co. Ltd.	Last Wednesday
Beach Frederick J.	Any day	British Imperial Oil Co., Ltd.	Any day after 2
Beard, Watson, Limited	15th of month, 3 to 5	British Pianoforte Depot, Ltd.	Last Thursday, after 3
Beatty, Richardson and Co.	Any day post	Broad E. F., Ltd.	Last Friday, after 2
Beaumont W. N. and Co.	20th, after 3	Broadbent and Parks Ltd.	Last Thursday
Bebarfeld B. and Co., Ltd.	15th, after 2	Brookhoff A. F. and Co.	Last Thursday
Bedgood & Co. Propy., Ltd.	15th	Brodzink A. M. Ltd.	Last Friday
Begg Colin R. Ltd.	Last day	Bromwich J. J.	Any day
Begg and Greig, Ltd.	Last Saturday	Brooks Henry and Coy.	Any day (post)
Belth, Schless and Felstead Ltd.	15th	Brooks, McGlashan and McHarg Proprietary Ltd.	15th
Belding Bros. and Co.	Last Thursday	Brooks William and Co., Ltd.	Last day (cheques posted)
Belfast Linen Industries, Aberdeen Factory	15th	Broomfield John	Last day
Belfield J. B.	15th	Broughton Ernest O. V., J.P.	Last Wednesday
Bell's Asbestos Australian Agency, Ltd.	15th	Brown and Brown	Last Thursday
Bell and Frazer, Ltd.	31st	Brown and Co.	Every 3rd Friday, 3.30 to 5
Bell James and Co.	Last Thursday, after 3	Brown David and Co.	Thursdays
Bell, Francis and Co., Ltd.	(Cheques posted)	Brown and Dureau, Ltd.	Last Friday
Bellambi Coal Co., Limited	3rd Friday, after 11	Brown and Hollicar, Ltd.	Last Friday, 3 to 5
Bennett and Barkell Ltd.	Last Friday, 3 to 5	Brown and Tawse	15th
Bennett and Wood, Limited	25th, after 3	Brown J. and A.	Any day
Bennett Christopher	3rd Thursday, 3 to 5	Brown and Polson, Ltd.	Last Friday afternoon
Berger, Lewis & Sons (Australia) Ltd.	20th, after 3	Brown's Wharf, Ltd.	25th
Bergl Australia, Limited	Last Friday, 3 to 5	Bruce W. H.	15th
Bernard D. and Co.	Last day (cheques posted)	Brunton and Company	Last Friday
Berrima District Farm and Dairy Co., Ltd.	20th	Brush John, Proprietary	Last Friday, 3 to 5
Berry Henry and Co., Propy. Ltd.	Last Tuesday	Bruton and Wheeler	Monday
Biddell Brothers, Ltd.	Last day (afternoon)	Bryant and Hayes	20th, after 3
Bills Bros.	15th, 3 to 5	Bryce Robert & Co. Propy., Ltd.	Last day, after 3
Bird H. S. and Co.	1st Monday after 20th	Buchanan's Silk Shop, Ltd.	15th (post cheques)
Birdsall Bros.	31st	Buckingham J. E. and Son	Last day
Birt and Co., Ltd.	Every Thursday, 3 to 5	Buckingham William	15th
Biturine Lavers, Ltd.	Last Thursday, 3 to 5	Buckland Brothers	Last day
Blackwood James and Son, Ltd.	Last Friday, after 2	Buckle F. and Sons, Ltd.	Last Wednesday (post)
Blaydes H. S. and Co.	Any day	Budge James	Last Monday, after 3
Blashki A., Limited	Last Friday, afternoon	Buist and Jones	15th (posted)
Blow Mark	25th, 2 to 5	Bull Henry and Co., Limited	25th, 2.30 to 4.30
Bloxham and Chambers	Any day	Bull J. A. and Co., Ltd.	25th, 2.30 to 4.30
Blyth David and Co.	20th	BULLETIN Newspaper Co., Ltd.	Last Tuesday after 3
Blyth and Platt (Australia), Ltd.	Last day (Post)	Bullivant's Australian Company, Limited	Any day (post cheques)
Bocchi, Luigi and Co.	Last day	Burgen and Ball, Ltd.	Last Thursday, after 2
Bodalla Co., Ltd.	Any day	Burgen Sheep Shearing Machine Co.	Last Thursday, after 2
Bou Marche Drapery Co.	15th	Burke Edward and John, Ltd.	3rd Friday
Bone W. H. and Co.	24th	Burnet A. H. and Co., Ltd.	29th, after 3
Bonner James, Ltd.	Last Friday, after 2	Burnip and Co.	Any day
Bonnington and Co., Ltd.	Last Thursday, after 3	Burns, Philip and Company, Ltd.	4th Thursday, 11 to 1 and 3 to 5
Booth J. A. and Co.	Post cheques	Burns S. A. and Co.	Last Thursday, after 11
Booth F. H.	Last Friday		
Borthwick Propy., Ltd.	Last Friday afternoon		

WOOD, COFFILL & COMPANY LTD. LIVERY DEPT., 472-84 HARRIS ST. 'PHONE M1169

THE HOME OF ANTHONY HORDERNS' FAMOUS LOW PRICES.

FIRMS WITH FIXED PAY DAYS.

2819

Burroughs Wellcome and Co.	Last Thursday, 10 to 1	Charrton, Hodgson and Co., Ltd.	Last Friday
Burrows J. T.	30th	Clement Mason Cinematograph Co., Ltd.	Every Wednesday
Bush W. J. and Co., Limited	Last Thursday, 2 to 5	Clarke F. and Co.	15th
Bushell's	Last day (Post)	Clifford Love and Co., Ltd.	Last day
Bussell H. L. and Co.	Last day	Clifton Small Goods, Ltd.	Last Saturday
Butler Edward and Sons, Ltd.	Last Wednesday (ch. posted)	Closs John	Last day
Butler J. H., Propy., Ltd.	Last Friday	Cline Bros.	Last Thursday, 3 to 5
Butler and Wilkinson	Any day	Clutterbuck Bros., Ltd.	Last day
Butterworth and Co.	3rd Friday	Clyde Engineering Co., Ltd. (City Office)	Last Thursday (post ch.)
Buzacott and Co., Ltd.	Last Thursday, after 2	Clyde Sawmilling and Shipping Co., Ltd.	Last day
Byrnes B., Ltd.	Last Friday, 2 to 5	Clyde Engineering Co., Ltd.	Last Thursday (ch. posted)
Cadbury Brothers, Ltd.	3rd Thursday, 2 to 5	Coady J.	Last Thursday
Cafe Francaise et Restaurant	Any day	Coal Cliff Collieries, Ltd.	28th
Cains N. Coastal Co-op. S.S. Co., Ltd.	Last Thursday	Coastal Farmers' Co-operative Society, Ltd.	20th, after 3
Cains W. G., Ltd.	25th	Coath W. J.	15th
Caird, Maxwell and Co.	Any day	Cochrane and Co.	Last Thursday
Caldwell's Wines Ltd.	30th	Cocks Arthur and Co., Ltd.	20th
Caledonian Collieries, Ltd.	20th	Cohen Harry J.	15th
Callachor A. S.	Any day	Cohen David and Co.	Thursdays, after 15th, 10 to 12
Callaghan and Son	14th (post cheques)	Cohen L. and Co.	15th
Callise B. and Sons, Ltd.	28th	Cohen and Sons, Ltd.	30th
Cameron and McFadyen	Last day	Cole Bros. and Co.	Last days
Cameron R. W. and Co.	Any day	Cole E. W.	25th
Cameron and Sutherland	Last day	Collier Thomas and Son	15th, 3 to 4
Cameron W. M. and Co.	Last Wednesday, 3 to 5	Collins Bros. and Co., Ltd.	20th
Campbell J. A. and Co.	Last Thursday	Collins L. E.	Last day
Campbell John and Co.	20th	Colonial Mutual Life Assurance Society, Ltd.	Every Friday
Campbell and Kinsella	Last Thursday	Colonial Paper Co., Ltd.	25th (cheques posted)
Campbell W. W. and Co., Ltd.	27th, after 3 p.m.	Colonial Rubber Co. Ltd.	20th, after 3
Cantor R. Maurice	30th	Colonial Sugar Refining Co., Ltd.	Every Saturday, 10 to 12
Carey H. W. and Co.	Last Friday	Commercial Building and Investment Co., Ltd.	Any day
Carles Ltd.	Last Friday	Commercial Travellers' Association of N.S.W.	19th, after 2
Carnegie and Sons	Last Friday	Commonwealth Electrical Construction and Supply Co.	1st
Carter Alfred and Co.	Last day, 4 to 5	Commonwealth Handkerchief Co.	25th
Carter and Co.	15th	Commonwealth Portland Cement Co., Ltd.	25th
Carter Paint Co., Ltd.	Every Thursday, after 3	Compagnie des Messageries Maritimes	Tuesdays
Castellano Wine Co., Ltd.	Last Wednesday	Comstock W. H. Co., Ltd.	Any day after 20th
CATHOLIC PRESS Newspaper Co., Ltd.	Last Friday, 3 to 5	Connell John and Co. Proprietary, Ltd.	4th Friday, after 3
Cauliez Henry	Any day	Connibere, Grieve and Connibere	15th
Cawsey John and Co.	2nd Thursday	Cook Alexander & Sons Ltd.	Last day
Caxton Printing Works	Last day, 3 to 5	Cook Stanton Ltd.	Last day
Central Mining and Tramway Appliances Proprietary, Ltd.	Last Thursday	Cook Thomas and Son	Any day
Chalmers Charles M.	15th	Cook W. S. and Son, Ltd.	15th (cheques posted)
Chamberlains, Ltd.	Last Friday	Cooke John and Co. (Proprietary) Ltd.	1st
Chandler Albert	Last Friday	Cooke Wm. and Co. (Australia) Ltd.	Last Friday
Chapman and Co., Ltd.	Last Friday, 2 to 5	Cooper Bros. and Sons, Ltd.	25th
Chapman Edward and Co.	Last Wednesday	Cooper Engineering Co.	(cheques posted)
Chapman and Hazelwood	20th	Cooper, Nathan and Co.	Last Thursday, after 11
Chapman Isaac	After 24th	Cooper (William) and Nephews	(Cheques posted)
Cherry E. and Sons Propy., Ltd.	End of month (ch. posted)	Cooper H. R.	20th
Cheetham and Sons	Last day	Co-operative Coupon Co., Ltd.	4th Friday, after 3
Chipman (Australia) Ltd.	Last Friday afternoon	Co-operative Carrying Co.	Any day
Chipman Holmes S.	Last Friday after 2	Co-operative Film Exchange, Ltd.	15th
Chisholm H. and Co.	Last Friday, after 3	Co-operative Motor Society, Ltd.	Last Thursday, after 3
Chorley W. and Co.	15th	Co-operative Wholesale Society Ltd.	2nd Friday, 2 to 5
Chown Bros. and Mulholland, Ltd.	Last Thursday, after 3	Co-operative Wool and Produce Co., Ltd.	Any day, after 15th
Christie W.	Any day	Cormack A. W., Ltd.	Any day
Chubb's Australian Co., Ltd.	3rd Thursday	Cornish and Co.	20th
Chung Lun and Co.	Every Saturday	Corrigan B. M. and Co.	Last Saturday
Circular Quay Bonded Stores	Last Thursday	Cornish Charles	Last Friday
City Carrying Co., Ltd.	28th	Cortese P.	Last Thursday
City Finance Co., Ltd.	27th	Cosmos Apothecaries Co.	Last Thursday
City Manufacturing Co., Ltd.	Last day	Costlow and Co.	Any day
City Mutual Fire Insurance Co., Ltd.	Post cheques	Country Producers Selling Co., Ltd.	Last Tuesday, after 4
City and Suburban Timber Co.	Last day	Coupland R. and Waddell	Last day (Post)
Civil Service Co-operative Society of New South Wales, Limited	3rd and 4th Thursdays (all cheques posted)	COURNIER AUSTRALIEN Co., Ltd.	2nd Saturday, 10.30 to 2
City Tattersall's Club	4th Thursday, 3 to 5	Cowan Alex. and Sons, Ltd.	End of month (cheques posted)
Clivio Club Ltd.	Last day		
Clapham and Co.	15th		
Clark Marcus and Co., Ltd.	Warehouse, 15th; general accounts, 20th		
	Last Friday		
Clark and Mulholland			
Clark Robt. Ingham and Co. (Australia), Ltd.	Last Friday, after 3		
Clark F.	Last day		
Clarke Thomas	23rd and after		
Clarke William	Last Thursday, 10 to 12		
Clarkson Charles and Co.	Last day (cheques posted)		

HALF-A-CENTURY OF EXPERIENCE HAS PERFECTED OUR METHODS AND EARNED OUR REPUTATION

ANTHONY HORDERNS'—THE PEOPLE'S MARKET.

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FIRMS WITH FIXED PAY DAYS.

Cowles and Dunn	Last Thursday	Dawson H. and Co.	Any day
Cowling G. and Son	15th	Day, Son and Harris ..	2nd last day
Cowlishaw Brothers	Any day	Dayton Moneyweight Scale Co. Ltd.	15th, afternoon
Cowlishaw Bros. (Pyrmont) ..	Any day, 10 to 11	Deacon and Co.	Any day
Cox and Moller	20th	Dean, Valentine and Co.	End month
Crabbe J. W. and Sons	End of month	Dean John A.	14th
Craig and Aitken	Last Tuesday, 3	Deane W. J. and Son ..	Last day
Craig and Arnold	Any day	Deaton and Spencer ..	Last day
Crandon and Son	Any day	Debenham (Australia) Proprie-	tary, Ltd.
Crane G. E. and Sons, Ltd.	Last Friday, 10 to 5	Dempster J. M., Ltd.	15th (post)
Craven Thomas W.	Every Thursday, 3 to 5	Denham Brothers	Last day
Crawford Trading Co.	Last Thursday	Denham Wilson and Co.	20th
Crawshaw and Co.	15th	Denham Wilson and Co.	Any day
Creak and Ford	28th	Dennett J. A. and Co.	Any day
Creighton and Sanders	Any day	Dent and Perry	20th, 3.30 to 5
Cremo Coffee Co.	1st	Denver Chemical Mfg. Co.	Any day
Crescent Shirt and Pyjama Manu-	facturing Co.	Denyer Bros.	Last Wednesday
Crespin G. G. and Son	Last Thursday	Detmold William, Ltd.	Last day (post)
Cridland Frank and Co.	Last Friday	Deuchar W. G.	Any day
Criple Brothers	Post cheques *	Devenish J.	Cheques posted
Crocker and Barrett	30th	Dew and Co.	15th
Crocker and Chapman	26th, after 3	Dewar John and Sons, Ltd.	3rd Friday, after 3.30
Cromar M. and Co.	Last day	Dewez, T. and Co., Pty., Ltd.	Any day
Crompton and Co., Ltd.	Last Thursday	Dewhurst and Halloran, Ltd.	Last Friday, after 3
Cropley's, Ltd.	25th, after 11	Dey Robert Son and Co.	Last day (post)
Crosby William and Co.	Last Thursday	Diamanti L.	Last week
Cross G. T., Ltd.	4th Friday, 3 to 5	Dickin Francis	Last day
Crowley C. and Sons	Last Friday	Dickinson John and Co. (A. and A.	Branch Ltd.) ..
Crown Broide Ehlargement Co.	22nd (post)	Dimond Bros.	15th (cheques posted)
Crown Studios	25th, 2 to 5	Dimond R. B. and Co.	28th
Cull G. and Son	25th, 2 to 5	Dingle and Co., Ltd.	28th
Culinary Manufacturing Co., Ltd.	Cheques posted	Direct Agencies	Last Friday, 3 to 5
Cullen Bullen Lime and Cement Co.	Last day	Distiller's Co., Ltd., of Edinburgh	15th
Culliford C. D.	Last Friday, after 3	Disston Henry and Sons (Austra-	lasia) Ltd.
Culver Edward	Last day	Dixon Thomas	End of month
Cunningham James	Any day	Dobroyde Nursery Co.	Last Saturday
Cunningham F. and Co., Ltd.	31st	Dohson, Franks, Ltd.	2nd Wednesday
Currier, Adet and Co.	21st	Docker William, Ltd. (The) (Lon-	don), "Sun" Brand Varnishes
Curry Bros.	Last Friday, after 3	Docker William	Last Friday, after 3
Curtis and Curtis, Ltd.	20th	Dodge, L. W. and Co.	Cheques posted
Curlewis O. P. and Co.	Any day	Dominion Costume Co., Ltd.	Last Thursday
Curtis T. Ltd.	15th	Donnelly Edgar C.	25th
Cush H. H. and Co.	Last day	Donnelly Edgar C.	Any day
Dadson A. J. and Co.	28th, 3 to 5	Douglass W. C. and Sons ..	Last Monday, 3 to 5
DAILY COMMERCIAL NEWS AND	SHIPPING LIST	Douglass W. J. and Sons ..	15th
DAILY TELEGRAPH Newspaper	Co., Ltd.	Drew Brothers	15th (post)
Dairy Farmers Co-operative Milk	Co.	Drew, Brown and Drew ..	Last Thursday
Dalgety and Co., Limited	24th	Ducasse and Co.	Any day
Dalgety and Co., Limited, Motor	Garage	Dudley J. T.	30th, 3 to 4
Dalton Brothers of Sydney, Ltd.	20th	Duff Hugh and Co.	Any day
Dalton Bros., Ltd. (Day st) ..	3rd Thursday, after 12	Duff John F. (successors) ..	Last day, after 3
Dance J. B.	Last Thursday, 3 to 5	Duguld and Co.	Any day
Danger Franks and Co.	15th	Dunlop Rubber Co. of Australasia,	Ltd.
Danger, Gedye and Co.	Any day	Dunn H. T. and Co.	Last Thursday, after 3
Danks John and Son, Proprietary,	Limited	Dupain Institute	Last Wednesday
D'Aroy C. and Co.	3rd Wednesday	Durcker and Co.	Last day
Dare Henry A.	Last Thursday (ch. posted)	Durno, Ltd.	2nd
Darling Harbour Free Stores, Ltd.	4th Thursday, 10 to 1	Duval and Co.	15th
Darling Island Stevedoring and	Lightage Co. Ltd.	Dynon John and Sons, Ltd.	Last Thursday (post)
Darnley A. E. and Co.	28th	Dymock William, Book Arcade ..	20th, after 3
Davenport Bros.	Last Thursday	Dyson Francis and Co.	Last Thursday, 3 to 5
Davey Edwin and Sons	Any day, after 20th	Eagle and Globe Co., Ltd.	25th
Davidson Bros.	20th	Earp Bros. and Co., Ltd.	Last day
Davidson and Co., Ltd.	30th	Eastern Extension Australasia and	China Telegraph Co., Ltd.
Davidson and Norton	15th	Eastway Brothers	10th
Davidson W. A. and Co.	First day	Easy William and Co.	Last Friday (post)
Davies and Fehon, Ltd.	Last Thursday, after 3	Eaton J. W., Ltd.	25th (post cheques)
Davies and Fehon Motors Ltd.	Last Thursday, after 3	Eaton John	Last Thursday (post)
Davies, Shephard and Co.	Last Friday	Ehner Hans Ltd.	Any day
Davis Bros. and Burgess, Ltd.	Last day (post)	Ekersley and Sons	Last Thursday, before 12
Davis O. and Co.	15th	Eclipse Printing Co., Ltd.	Cheques posted
Davis D. and Co., Ltd.	Any day	"Eden" Photo Studios ..	End month
Davis (Thomas) Sheedy & Co.	Any day	Edgley Co. Propy., Ltd.	Any day
Davis D. E.	Last Friday	Edison Swan Electric Co., Ltd.	15th
Davis Joe	15th	Edman Thomas and Ross ..	15th
Dawbarn E. A. and Co.	Last day	Edmondson John and Co.	15th, and last day
Dawson Bros., Ltd.	15th	Edwards and Co., Ltd. (Clarence st)	Last Friday, after 3
		Edwards, Dunlop and Co. Limited	Last Saturday (cheques p'd)
		Edwards F. A. and Co.	Last Friday
		Edwards F. W.	Last Thursday, after 3

THE LEADING UNDERTAKERS—WOOD, COFFILL AND COMPANY LTD. 'PHONE 9226 CITY

ANTHONY HORDERNS'—THE POPULAR STORE.

FIRMS WITH FIXED PAY DAYS.

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Rinerson Bros.	End month	Foley Bros., Ltd.	Last Thursday, after 3
Ridridge W. C. and Co.	25th	Foley O. W. and Co.	Third Monday
Electric Construction Co., of Aus-	tralia	Foley J. and Co.	Last Thursday
Electrolytic Refining and Smelt-	ing Co. of Australasia Ltd ..	Forbes E. J. and Son, Ltd.	Last Friday, before 3
Elliot James and Co. Ltd.	Last day	Forbes Robert and Co.	Last day
Elliot Thomas and Co., Ltd.	Last Thursday	Forbes Hotel	Last Thursday
Elliot Brothers, Limited	3rd Thursdays, 2 to 5	Ford, Adams and Co.	Any day
Elliot J. A. and Co.	End month	Ford, Sherington, Ltd.	Any day
Elliot Maclean & Co.	15th, or 1st Wed. after	Formby and Co.	Last Thursday
Ellis and Co.	Last Thursday	Forasberg C. J. E.	15th & Last Friday, after
Ellis A. and E. Ltd.	Last day (post)	Forster S. and Sons	15th
Elvy and Co.	Any day	Forsyth A. and Co., Limited ..	23rd
Embosteel Ltd.	End month	Forsyth, Pizzev and Gates, Ltd ..	30th, 3 to 5
Empire Hotel	27th	Forsythe A. and W.	20th
Empire Tailoring & Manufac. Co.	15th	Poster, McClellan Co.	After 14th
Empire Works Co.	1st	Poster and Sons	Last Thursday, after 3
English and Co.	15th	Poster Harry	Last day, after 3
Ennever and Appleton	20th, 10 to 5	Fotheringham and Merrett ..	15th
Epworth Printing and Publishing	House	Fowler R.	End month
Erby George T.	20th	Fowler John & Co. (Australia)	Ltd.
Erhard, Hermann and Co.	15th	Fox Bros., Ltd.	Last day
Esdaile E. W.	Last Friday, after 3	Fox and Lawson	Any day (cheques posted)
Ethell Percy and Co.	Last Friday	Frank and Bryce Ltd.	Last Friday, after 2
Evans John and Son Printing Co.	Any day	Foy's Mark, Ltd.	15th
Evans A.	End of month	Frank and Bryce Ltd.	Last Saturday
EVERING NEWS	3rd Thursday, 3 to 5	Frankish J. R.	21st, after 3
Evers and Cohen	15th	Franks Harry	Last day
Ewington E. R.	Any day	Fraser and Hughes	15th
Excelsior Knitting Co.	1st week	Fraser, Ramsay Propy., Ltd.	25th, after 3
Excelsior Macaroni Co., Ltd.	29th	Fraser, Uther and Co., Ltd.	Any day
Excelsior Supply Co., Ltd.	10th (post)	Fraser Angus	Last Friday
Fairfax John and Sons, Ltd.	Last Wednesday, 3 to 5	Fraser F. W.	Any day
Fairfax and Roberts, Ltd.	Last Wednesday, 3 to 5	Freebairn and Co.	15th
Fairplay Newspaper Co., Ltd.	Any day	FIREMAN'S JOURNAL	Last Friday, after 2.30
Falk J. I. and Co., Ltd.	Any day	Froeman B. and Sons, Ltd.	Last day
Falk C.	Last day	Friend W. S. and Co., Ltd.	Last Thursday, 10 to 1
Falk Studios	Any day, post cheques	Frossard, Levie and Co.	Cheques posted
Fallon J. T.	27th	Fry J. S. and Son, Ltd.	4th Friday, 3 to 5
Farleigh E. M., Ltd.	Last Thursday, after 3	Fuerth and Nall, Ltd.	Last day (cheques posted)
Farleigh, Nettelm and Co.	2nd last Thursday	Fulford C. E. (Australasia), Ltd.	Last Friday, after 3
Farmer and Co., Ltd.	15th	Fuller Carrying Co., Ltd.	Last Thursday, after 3
Farmers' & Dairymen's Milk Co., Ltd	20th	Fyvie and Stewart	1st Thursday, after 2
Farnsworth and Co.	Last Thursday	Galbraith W. S. and Co.	Last Thursday
Farrell D. S., Ltd.	27th	Galway and Co.	Last day
Fassett and Johnson Ltd.	Last Friday	Garner W. and Co., Ltd.	28th (post)
Faulding F. H. and Co.	25th (post cheques)	Gardiner Joe, Ltd.	After 28th
Faulkner K. R. and Co.	Any day	Gardner, Waern & Co.	Last day
Fay Edward, Ltd.	15th and 30th	Garratt's, Ltd.	Last day, after 3
Federal Electrical & Engineering	Works	Garrick and Co.	Last Saturday
Federal Flour Mill	Last day	Gateshead Oil Co.	Last day
Federal Hat and Cap Mills ..	Last day	Gaulois Tyre Co.	Last Friday
Federal Pastoral Sheep Shearing	Co., Ltd.	General Electric Co., Ltd.	(England) ..
Federal Tile Co.	15th	General Electric Co., Ltd.	28th
Federal Timber Co.	Last Thursday, after 3	General Motors Export Co.	21st
Feldheim, Gottlieb Ltd.	End month (Cheques post'd)	General Electric Co., Ltd.	Last Wednesday 3 to 5
Fell John and Co.	Last Thursday, after 3	Ghost Captain R. C.	1st, 2 to 5
Ferguson Allan and Co.	End of month	Gibb and Beeman, Ltd.	28th
Ferris John	Last Friday	Gibbs, Bright and Co.	Shipping accounts, every
Ferrier and Dickinson	Any day		Monday, 10 to 1
Fesq and Co., Ltd.	27th		General accounts, every
Field Joseph	Last Thursday, 3 to 5		Friday, 10 to 1
Field Thomas A.	Last Friday	Gibbs, Cryer, and Co.	25th and after
Fieldgate W.	15th	Gibson, Battle and Co., Ltd.	28th
Fichting J. and Co., Ltd.	(cheques posted)	Gibson J. A. D. and Co.	Any day
Finigan and Son Ltd.	15th	Gilchrist, Watt and Co.	Every Friday
Firth P. J., Ltd.	All cheques posted on	Gilchrist, Watt and Sanderson,	Ltd.
	before the 8th		Fridays
Fisher and Co.	Last Friday, after 3	Giles C. O.	15th
Fisher and Lingham	15th (post)	Gilkes and Co.	Any day
Fisher Henry	25th	Gille Louis and Co.	Last Friday
Fitzgerald, Stokes and Co.	End month	Gillespie Brothers and Co.	20th, after 3
Flavelle Bros., Ltd.	Cheques posted 1st	Globe Council	Every 2nd Friday, 2 p.m.
Flegeltau L. I.	25th	Glasby J. W. and Co.	15th
Fletcher, Fletcher and Co., Ltd.	Last Wednesday	Globe Carrying Co.	Last Monday, after 3
Fletcher George and Son	15th	Glynn E. M.	15th, after 3
Flood and Co., Ltd.	Any Friday	Godwin G. W.	3rd Tuesday
Flower Manufacturing Co.	15th	Gold M. E. Propy.	Last Thursday
Foell Charles	Last Thursday	Goldring M.	Last Friday
Foggitt, Jones and Co., Ltd.	Last Thursday, after 3	Goldsbrough, Mort and Co., Ltd.	Any day
		Goldschmidt Julius and Co.	Last day
		Goldstein and Co.	Last day
		Gollin and Co. Propy., Ltd.	Last Friday, 3 to 5
		Gommesen E. and Co.	Cheques posted
		Gommesen J. and Co.	Last week (cheques posted)

THE SIMPLEST OR THE STATELIEST FUNERAL CONDUCTED TO THE SATISFACTION OF ALL CLIENTS

ANTHONY HORDERNS'—BIGGEST STORE IN AUSTRALIA.

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FIRMS WITH FIXED PAY DAYS.

Goodall T. M. and Co.	Last day	Hardwick V. and A.	15th
Goodear's Limited	Last Friday, 3 to 5	Hardy Bros.	End month (cheques posted)
Goodlet and Smith, Ltd. ..	(cheques posted)	Hardy Daniel and Sons, Ltd. ..	Last day (post)
Goodwin J. O. and Co. ..	Any day	Hardy Thomas and Sons, Ltd. ..	20th
Goodyear Tyre and Rubber Co., of Australia Ltd. ..	20th	Harland Wm. and Son	Any Saturday
Gordon and Gotch (Sydney), Ltd. ..	General accounts, 3rd Thursday; newspaper advt. accounts, last day	Harper L. and Co.	Any day
Gordon R. H. and Co., Ltd. ..	15th (post cheques)	Harper Robert and Co. Proprietary, Limited	Last Friday, 3 to 5
Gordon S. and Sons	15th	Harries D.	15th (posted)
Gosche, Hale and Co.	Any day	Harrington's Ltd.	29th, after 3
Gourouk Ropework Export Co., Ltd.	15th	Harris and Co.	29th, after 3
Gover E. and Co.,	1st and 15th	Harris R. A. and Co.	Last Saturday
Gowing Brothers	Warehouse 15th, others 29th	Harrison and Attwood	Every Friday
Gows Pure Fruit Syrup Co. ..	30th	Harrison, Jones and Devlin, Ltd. ..	25th, after 3
Grace Brothers	15th and 30th	Harrison's Ramsay Propy, Ltd. ..	After 25th
Grafton Wharves and Warehouses ..	Any day	Hart, Hitchcock and Co.	Last day
Graham H. M.	Last week	Hartland and Hyde	15th
Grainger Silver and Beveling Proprietary, Ltd. ..	End month	Hartnell and Co.	20th
Grand Central Coffee Palace Co. Limited	3rd Thursday	Hassell Arthur H.	15th and after
Granowski O.	20th	Hatte O. G.	20th
Grant and Cocks, Ltd.	Any day	Hawken and Vance	20th
Grant, Barnett, and Co., Ltd. ..	15th	Hay Robert	20th
Graves Warden Harry, Ltd. ..	15th	Hayes Bros., Ltd.	20th
Gray Arthur and Co.	Last Wednesday	Haymarket Permanent Land, Building, and Investment Co., Limited	Any day
Gray Bros., Ltd.	28th, after 3	Hayward's Ltd.	15th
Gray John W. and Co.	Last Thursday	Healing A. G. & Co., Pty. Ltd. ..	Last day
Greathhead Robert	15th	Healthies Manufacturing Co. ..	Last Friday
Greaves O. E.	Last Thursday	Heath and Son	1st of month
Green T. and Co., Ltd.	Last Friday	Henth's (J. N. Miller, Prop.) ..	28th
Greenwood and Son	Last Thursday, after 3	Heaton Bros.	26th (post)
Gregory H. P. and Co.	Last Friday	Heine John and Son, Ltd. ..	Post
Gregory Albert	Last Thursday, after 3	Heiron and Smith Ltd.	25th
Gresham Hotel	20th	Henderson's Sweets, Ltd. ..	After 25th
Greville's Telegram Co.	Any day	Henderson James	15th (cheques posted)
Grice and Onions	15th	Henderson R. C., Ltd.	30th
Grice B. J. and Co.	Last Friday	Henderson T. W. Ltd.	28th, afternoon
Griffith and Hassel	3rd Thursday afternoon	Henderson W. A.	Last Friday
Griffith Ltd.	Last day (posted)	Henfrey and Co.	3rd Thursday
Griffiths Bros. Proprietary, Ltd. ..	2nd Thursday	Henley's W. T. Telegraph Works Co. Ltd.	Last Friday
Grimley Ltd.	20th, 2 to 5	Henriques F. A., Ltd.	Last day, 3 to 5
Grosvenor Hotel Co.	3rd Thursday afternoon	Henry Ivan	Last day
Groth H. H. and Co.	Last Wednesday, after 3	Henty James and Co. (Melbourne) ..	Thursdays, 10 to 1
Groat and Co.	End of month	Her Majesty's Theatre	Every Monday, 3 to 4
Groves and Co.	15th	Herbert H. J. and Co.	Last Friday
Gruhb W. S. and Co.	Last day	Hess J. and Co.	Last day, after 3
Gunnerson, Crockett Ltd. ..	Last Wednesday	Hetton Coal Co., Limited	Any day
Gunning W. J. and Co.	15th	Hlokey W. J. and Sons	15th
Gurd H. J. and Co.	Last Friday	Higgs R. F. and Co.	Last Friday
Guthridge N., Ltd.	Post	Hildamere Nursery Co.	Post
Guyatt and Co.	15th (post cheques)	Hill, Clark and Co. Ltd.	Thursday, after 20th
Haberfeld Proprietary, Ltd. ..	15th	Hill and Magill, Ltd.	Last Friday, after 3
Haegge H. and Co.	15th	Hillier Harry	Last Thursday
Haegge Hermann	After 15th	Hinchcliff, Holt and Co.	Any day
Hae and Eggers, Ltd.	Last Friday, after 3	Hinds H. H., Ltd.	Last Friday, 10 to 3
Hagen Fred., Ltd.	End month (post)	Hines Bros.	15th
Hagon, Blackburn and Co. ..	20th	Hipsley and Waddell, Ltd. ..	Last Thursday, after 3
Hagon and Co.	15th	Hird George and Co.	15th
Hagou R. O.	15th	Hodge and Zlotkowski	Last Fri. (cheques posted)
Haigh H. and Son	Any day	Hoffnung S. and Co., Ltd. ..	Last Thursday, 4 p.m.
Hain and Scarright	Last Thursday, after 3	Hogg Bros.	Any day
Haining and Son	Any day	Hogg, Robinson & Co. Proprietary, Limited	Last Saturday, 10 to 12
Hale Samuel J. and Co., Ltd. ..	15th and 30th, after 3	Holdhoptons and Co.	Any day
Hales, Ltd.	Last day (post)	Holdship Timber Co., Ltd. ..	Last day (post)
Hall Bros., Ltd.	20th	Holdsworth, Macpherson and Co. ..	25th
Hall and Co.	Last day, (cheques posted)	Hollander L. and Sons	15th
Halliday Brothers	After 20th	Hollander and Govett, Ltd. ..	26th, after 3
Halloran Henry F. and Co. ..	Every Monday	Holle and Co.	End month
Halle H. H. and Co.	Last day, after 3	Holle J. F. and Co., Limited ..	Any day (cheques posted)
Ham and Owen	Last Friday	Hollingdale and Kessell	Post cheques
Hamilton G. O., Ltd.	Last Thursday	Holloway and Grant	Last day
Hanson and Tullock	Last day	Holmes and Sons	15th
Hannam's, Ltd.	Last Wednesday, after 2	Holt-Sutherland Estate Land Co., Limited	Any day
Hanson & Co.	15th	Holtermann H. A.	Last day (post)
Hanson and Fuller	Last day	Home Knitting Association, Ltd. ..	Any day
Harbottle, Alsop and Co. ..	Last Thursday afternoon	Hopkins and Lipscombe	15th
Hardie and Gorman Propy., Ltd. ..	1st	Hood Bros., Ltd.	28th, after 3
Hardie James and Co.	Last Thursday, 3 to 5	Hooker, Chapman and Co. ..	Last day, after 3
Hardman Bros., Ltd.	Last Thursday (post)	Hooper and Harrison	15th

WOOD, COFFILL AND COMPANY LTD. BRANCHES ALL SUBURBS. SEE ALPHABETICAL SECTION

THE HOME OF ANTHONY HORDERNS' FAMOUS LOW PRICES.

FIRMS WITH FIXED PAY DAYS.

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Hordern Anthony and Sons, Ltd., Palace Emporium	15th (post cheques)	John Otto Ltd.	27th
Hordern Bros.	15th (post cheques)	Johnson Bros. and Co.	Post cheques
Horlick's Malted Milk Co. ..	Last Thursday	Johnson's Ltd.	15th
Hormann and Wormald	Any day	Johnson and Sons	Last Thursday, after 3
Hornaby R. and Sons, Ltd. ..	Last day, after 3	Johnson II., Chapham & Morris, Ltd. ..	Last Friday after 3
Horton and Co.	Last Friday, after 3	Johnson Morley, Ltd.	Last day
Horton's, Newtown	15th	Johnson and Vicars	Any day
Hosking and Co. Ltd.	15th and 30th	Johnston J. Barre & Co. (Agency), Ltd.	Any day
Hosking F.	7th	Johnston J. W. and Co.	20th
Hoskins G. and O., Ltd. (Lithgow Branch), City office, Equitable building, George st	4th Thursday, 2 to 5	Johnston W. J. Ltd.	Last Thursday
Hoskins G. and O., Ltd.	4th Thursday, 2 to 5	Jones Bros.	End of month
Hoskins W. and Son	26th and after (post)	Jones and Buzacott	Any day
Hotel Australia	3rd Friday	Jones David, Ltd.	12th, 10 to 5
Hotel Grand Central, Ltd. ..	Last Friday	Jones E. & Son	Any day
Hotel Gresham	20th	Jones E. O. and Co.	Last Monday, 12 to 5
Hotel Metropole	4th Friday	Jones Evan	Last day
Hotel Victoria	16th	Jones H. and Co., Ltd., Darlington ..	3rd Thursday, 3 to 5
Houlder Bros and Co., Ltd. ..	Any day but Saturday	Jones J. and Co., Ltd.	Last Thursday after 3
Houston William	Last day after 2	Jones T. and Co.	Any day
Howard Smith Limited	20th	Jones T. T. and Sons, Ltd. ..	Any day
Howarth Moffatt & Co.	Post cheques	Joplin Manufacturing Co. Ltd. ..	Last day (post)
Howat and McPhail	15th	Jordan and Rogers	Last Friday
Howe and McGill Ltd.	Last Thursday	Jorgensen and Co. Ltd.	25th
Howes Frank and Co.	15th	Joyce Brothers, Ltd.	Last Friday (post)
Howes and Howes	15th	Jukes E. B.	15th
Howland John	Last day	Juleff J. and Son, Ltd.	25th
Huddart, Parker, Ltd.	After 25th	Julius & Poole	Last day
Hudson's Eumethol Chemical Co., Ltd. (Australasia)	After 18th	Kanematsu F.	Any day
Hudson George and Son, Ltd. ..	Last day	Keegan Bros.	10th (cheques posted)
Hughes and Co.	15th	Keep John and Sons, Limited ..	Last Friday, 10 to 12
Hughes F. W., Ltd.	Any day	Kelly H. H., Ltd.	After 15th
Humphrey's Ltd.	Last day	Kelly R. T.	25th
Hunt Richard and Co.	15th, afternoon	Kemp & Steel	Any day
Hunter James and Sons, Ltd. ..	26th (post cheques)	Kemsley and Co. Propy., Ltd. ..	End month
Hunter John and Son, Limited ..	15th	Kent Brewery	Last Thursday, 2 to 5
Hurl James and Co., Ltd. ..	Last Friday, after 5	Kent, Brickerley and Sully ..	4th Thursday, 2 to 4
Hurst J. and Co.	Last Thursday	Kerr William	Post cheques
Hutchinson and Co. Ltd. ..	Last Thursday, after 3	Kidd Frederick and Co., Ltd. ..	26th, 2 to 5
Hutton J. O., Proprietary, Ltd. ..	20th	Kidman Arthur	Any day
Huxtable A.	Any day	Kilner's Ltd.	First day (cheques posted)
Iles and Pontey	Last day	King G. and Co.	Every Saturday, 10 to 12
Illawarra and South Coast S.N. Co., Ltd.	Last Wednesday	Kirby Mrs. P. and Son, Ltd. ..	Any day
Imperial Hotel	Last Thursday	Kirkland John and Co.	Last Friday, after 3
Imperial Hat Co. (The)	15th	Kitchen and Son, Ltd.	Last Thursday, after 3
Indiarubber, Gutta-percha and Telegraph Works Co., Ltd. ..	3rd Thursday, after 3	Kitchener, Ltd.	15th
Industrial Trust of Japan ..	Last Friday	Kitching O. E.	15th, 2 to 5
Ingall, Parsons, Olive and Co., Ltd. ..	15th	Kleemo P. and Co., Ltd. ..	Last Friday, 3 to 5
Ingham A. C. & Co., Ltd. ..	Last day	Kodak, Australasia, Ltd. ..	Last Thursday (post)
Ingils, Ltd.	Last Thursday, after 2	Koeratz Christian	Last Thursday
Ingils William and Son	Any day	Koko Maricopas Co., Ltd. ..	28th
Ingils William	20th	Küllerstrom G., Ltd.	Last day
Intercolonial Investment, Land and Building Co., Ltd. ..	3rd Saturday, 10 to 12	Komura T. and Co.	Last day, after 3
International Correspondence (Colonial) Schools, Ltd. ..	Post cheques	Kopsch Charles, F. G. and Co. ..	Last Thursday
International Harvester of Australia, Propy. Ltd.	Last day	Kopsen W. and Co., Ltd. ..	Last Friday, 10 to 12
Invincible Colliery Co. Ltd. ..	20th	Kornblum and Co.	Last Friday, 3 to 5
Irons E. & C.	15th	Kronheimer, Limited	20th
Inherwood & Bartlett Propy. Ltd. ..	15th	Kynoch Ltd.	Last day
Ivens and Ivens	Last day, after 3	Lahiff-Nolan Furniture Co. Ltd. ..	Any day
Jackett F. P. and Son	Last day	Laidley William and Co., Ltd. ..	16th
Jackson's Ltd.	Last Friday	Laird-Boyd Shorthand Schools ..	3rd Monday
Jackson and Macdonald	Last day	Lake and Co.	Saturdays
Jacobs N. and Co., Ltd. ..	15th (post)	Lake W. A. and Co.	Saturday
Jacobs A. S.	Last day	Lakeman Thomas	Any Saturday
Jacobs Nathan	15th	Lamb and Brown	15th
Jacobson H.	15th, after 3	Lamb R. S. and Co.	20th
Jaede, Ltd.	Last Thursday	Lamson Paragon, Ltd.	Last Friday
Jaeger's (Dr.) Sanitary Woollen System Co., Ltd.	15th	Lamson Store Service Co., Limited ..	15th
James J. and Co.	28th	Land Newspaper Co., Ltd. ..	20th
Jarman Bros.	Last day	Landan Frederick W.	Post cheques
Jay's Trading Co.	15th	Lane and Peters	Last Friday
Jean and Co.	12th	Lang's Ltd.	Last day
Jenkins and Smith	Last Friday	Langdon and Langdon	Last Thursday (post cheq's)
Jordan H. B.	28th, afternoon	Langer William	Any day
Jerrens O.	Last day (post cheques)	Langham Hotel	20th
		Langley Bros., Ltd.	27th
		Larbalastier Bros.	Last Friday
		Larbalastier J. W., Ltd. ..	Friday
		Larke, Hoskins and Co., Ltd. ..	Last Friday, after 3 p.m.
		Larke W. and F., Ltd.	Last Friday
		Lasker and Lasker	15th
		Laskers Ltd.	15th
		Lassetter F. and Co., Ltd. ..	A to K, last Thursday, 12 to 4
			L to Z, last Friday, 12 to 4

AS FUNERAL DIRECTORS AND CONTRACTORS WE SERVE ALL WITH EQUITY AND ECONOMY

ANTHONY HORDERNS'—AUSTRALIA'S MAMMOTH STORE.

2824

FIRMS WITH FIXED PAY DAYS.

Lauchlan M. H. and Co.	..	Last Friday, after 3
Law Book Co. of Australasia, Ltd.	..	26th
Lawler J. T. and Co.	..	Last Thursday
Lawler John and Sons, Ltd.	..	Last day, 3 to 4
Lawrence A. J. and Co., Ltd.	..	25th (post)
Lawrence Alfred and Co.	..	Last Friday, after 3
Lawrence and Hanson Electrical Co., Ltd.	..	Last Friday, after 3
Lawrence Smith and Co.	..	25th
Lawson James R.	..	22nd
Lawson A. A., Ltd.	..	Last day, after 3
Lazarus, Rosenfeld and Co.	..	30th, 2 to 5
Lazarus G.	..	15th
Leach H. R.	..	15th
Lee Edward and Co.	..	2nd last day (post)
Lee F. S.	..	Last day
Leeds Joseph and Co.	..	Any day
Lees Samuel E., Ltd.	..	30th
Leigh S. T. and Co., Ltd.	..	28th, 3 to 5
Lempriere O. T. & Co.	..	Last Friday, after 11
Lennard J. L.	..	Last Wednesday (post chqs.)
Leplastrier Arthur and Co.	..	Last Thursday
Leslie D. L. and Co.	..	15th
Lever Bros., Limited	..	3rd Thursday
Levy Bros.	..	15th
Lewis and Cull	..	Last Thursday
Lewis and Whitty	..	End of month
Lewis Nat.	..	15th
Lewis William	..	Last Thursday, after 3
Lidder J. E.	..	15th
Lind E. F. and Co.	..	Any day
Lindeman Ltd.	..	Last Thursday, 2 to 5
Lindley Walker and Co.	..	20th, after 3
Lindsay Brothers, Sydney, Ltd.	..	15th
Link Belt Co.	..	Last Friday
Lipton Ltd.	..	26th
Lister John P.	..	2nd Tuesday
Lithgow Coal Association	..	Every 2nd Wednesday
Little Robert and Co.	..	20th (post)
Little and Trevor	..	25th (post)
Little W. A.	..	21st
Liverpool and London and Globe Insurance Co.	..	Any day
Liverpool Steam Brickworks Co., Ltd.	..	1st, after 3
Livingstone and Basham	..	20th
Lloyds Agents	..	Last Saturday, 10 to 12
Lloyd and Co.	..	3rd Wednesday
Lloyd George and Co.	..	Last Friday
Loader and Wilcock	..	15th
Lookley Bros.	..	Any day
Lookley Library (The)	..	End of month
Lodge Gilbert and Co.	..	Last Friday, 2 to 4
Loewenthal's	..	15th (post)
London Assurance Corporation	..	Last of month
London and Lancashire Fire Insurance Co.	..	Any day
London Missionary Society	..	Any day
London Novelty Co.	..	15th
London Tailoring Depot	..	15th
Lonsdale and Bartholomew (Aust.) Ltd.	..	20th
Lonsdale J. and J. and Co., Ltd.	..	Any day
Love J. R. and Co., Ltd.	..	Last Wednesday, 3 to 5
Love John and Sons	..	Last Thursday
Longshaw Thomas H.	..	Last Friday
Lowes, Ltd.	..	15th
Lubrano and Ferrari	..	Last Friday, after 3
Ludgate H. R.	..	15th
Ludowici J. C. and Son, Limited.	..	Last Friday (chq's posted)
Ludowici Charles	..	Last Friday
Luff E. and Co.	..	15th (cheques posted)
Lukey and Nicklin, Ltd.	..	15th, after 2
Lyon, Cottier and Co.	..	Any day
Lyon and Milling, Ltd.	..	Last day
Lysaght Brothers and Co., Ltd.	..	Every 4th week
Lysaght Galvanised Iron Proprietary, Ltd.	..	Last Monday, 3 to 5
Lysaght John, Ltd.	..	Last Monday, 3 to 5
Mass and Mass, Ltd.	..	Last day (post)
McArthur Engineering Co. (Sydney) Ltd.	..	31st
McArthur Shipping and Agency Co., Ltd.	..	25th (post)
McArthur W. and A., Ltd.	..	15th, 3 to 5
McArthur W. Brash, Ltd.	..	Warehouses, 15th; general, Last day
McArron, Stewart and Co.	..	Last day
McCarthy J. and Co.	..	cheques posted
McCarthy, Ltd.	..	15th
McCloy's, Ltd.	..	15th
McDermott's Ltd.	..	Last Thursday, 3 to 5
McDermott Alfred	..	Last Thursday
McDiarmid John	..	20th to 25th
Macdonald Robert and Co.	..	Last day
MacDonald and Co., Ltd.	..	25th, after 3
McDowell and Hughes, Ltd.	..	15th, after 3
McEnery T. and Co.	..	Any day
McEnnally Bros. & Co., Ltd.	..	Last day
McEuen and Co.	..	Last Thursday, 2 to 5
McEvoy John and Sons, Ltd.	..	15th, after 3
McFarlane J. S. and Sons	..	Last day
McGee Andrew	..	20th and 25th
McGrath John, Ltd.	..	27th, after 3
McHugh T., Ltd.	..	Last Thursday afternoon
Mollmuth, Ltd.	..	Cheques posted
Mollmuth A. and Co.	..	Any day
McIntosh and Sons, Ltd.	..	Last Thursday
McKay H. V.	..	26th
McKenzie H., Ltd.	..	Last day (posted)
McKenzie J. F. & Co. Propy., Ltd.	..	Saturdays
McKeown W., Ltd.	..	30th
Mackey J. & Co., Ltd.	..	Any day
Mackey John	..	25th, after 3
McKittick J. T., Ltd.	..	Last day
McLachlan and Co.	..	15th, after 12
MacLardy W. M.	..	27th, 3 to 4
McLennan Colin and Son	..	Last Thursday
McLeod's Soap Co. Propy., Ltd.	..	Last day
MacLoran and Lane	..	Last day after 3 o'clock
McMahon J. and Co.	..	After 14th
McMillan, Deery and Co., Ltd.	..	Last Thursday
McMurtrie and Co., Ltd.	..	Last Thursday, 3 to 5
MacNamara and Smith	..	4th, afternoon
Macphail D. S. and Son, Ltd.	..	15th
McPherson's Prop'y Ltd.	..	Last Friday
McPherson Thomas and Son	..	Last Thursday (post)
MacRobertson	..	Cheques posted
McSweeney Justin	..	Cheques posted
Madden D. A. and Co.	..	Any day
Madden and Hixson	..	Any day
Maddison G.	..	Last Friday
Madeley Tom S. and Sons, Ltd.	..	Last Thursday
Magee and Williams	..	15th
Maguire M. R.	..	15th
Maiden Brothers	..	Any day
Maillard & Co., Ltd.	..	23rd, after 2
Maillet and Quereau	..	Any day
Mainwaring Bros., Ltd.	..	Any day
Major, Stevens and Coates, Ltd.	..	Last day, 3 to 5
Makin E. and Co.	..	Last Monday, after 2
Makower, McBeath and Co. Proprietary, Ltd.	..	15th (post)
Malley F. and Sons, Ltd.	..	Last day (cheques posted)
Malley Francis	..	Last day
"Matthold" Roofing P. and B. Co.	..	Any day
Mannix John E.	..	15th
Manok and Renkert, Ltd.	..	15th
Mansion House Hotel	..	20th
Mapphi Brothers	..	Any day
Marchant and Co., Ltd. (printers)	..	(post)
Marchant's, Ltd.	..	21st
Markell Charles and Co.	..	Any day
Marks A. A.	..	25th, 3 to 5
Markwald Son and Abel	..	Last Friday
Marr, Gordon and Sons, Ltd.	..	Last Wednesday (post)
Marshall and Dempster	..	3rd Thursday afternoon
Martin Hall and Co., Ltd.	..	Any day
Martin James and Co.	..	Last Thursday
Martin George	..	Any day
Martin G. H.	..	Any day
Martin Telford S.	..	28th
Martyn H. C. and Son	..	Last day
Mason Brothers, Limited	..	Last Friday, 3 to 5
Massey-Harris Co., Ltd. (Broadway)	..	3rd Thursday afternoon
Master Builders' Association of N.S.W.	..	Post (cheques)

THE HOME OF ANTHONY HORDERNS' FAMOUS LOW PRICES.

FIRMS WITH FIXED PAY DAYS.

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Matthews and Co.	..	Any day
Mauri Brothers and Thomson Ltd.	..	Last Friday (chq's posted)
Maxwell C. P. (Hayes Bros.), Ltd.	..	26th
Mayhew G. and Co.	..	26th
Meagher John and Co., Ltd.	..	Last day
Melbourne Steamship Co., Ltd.	..	3rd & 4th Thursday, 1 to 4
Meloy J., Ltd.	..	Last Wednesday (afternoon)
Merchants, Ltd.	..	Last day, after 3
Marchants and Traders' Association, Ltd.	..	Cheques posted
Merriwa Contract Shearing Co.	..	Post
Messageries Maritimes	..	Tuesday
Messiter and Ferguson	..	15th
Metcalf and Barnard	..	Last Saturday
Metcalf's Bond	..	Any day
Metropolitan Accident Fire and General Insurance Co., Ltd.	..	Last Saturday
Metropolitan Brick Co., Ltd.	..	Cheques posted
Metropolitan Business College	..	End month
Metropolitan Coal Agency	..	Any day
Metropolitan Coal Co. of Sydney, Ltd.	..	Every 2nd Friday
Metropolitan Ice and Cold Storage Co., Limited	..	Last Thursday, after 2
Metropolitan Lime & Cement Co.	..	Last day, after 3
Metropolitan Mutual Perm. B. and I. Assn., Limited	..	Every Saturday
Mettlers Ltd.	..	Last day
Middlebrook and Stone	..	Last Thursday
Middows Bros. (Australia), Ltd.	..	3rd Friday
Mihell Charles E.	..	26th
Millar's Timber and Trading Co., Ltd.	..	25th
Millarquin Sugar Co., Ltd.	..	15th (post cheques)
Milledge Bros. Ltd.	..	Last Friday
Miller's, Ltd.	..	Last day
Miller and Morris	..	Last day
Miller F. E.	..	15th
Millett E. and Co.	..	Any day
Mills J. H. and Sons	..	Tuesday
Milne Brothers	..	Last Monday, after 3
Milner's Safe Co., Ltd.	..	Last Friday, 10 to 12
Minshan Brothers	..	30th
Mitohell D. and Co., Ltd.	..	Last Wednesday, 10 to 4.30
Mitohell Thomas	..	20th, after 3
Mocha Coffee Co.	..	Last Friday
Mockbell K.	..	Last Friday
Moffat-Virtue, Ltd.	..	Last Thursday afternoon
Moffatt Howarth and Co.	..	Last day
Moffin W. and Co., Ltd.	..	Every Thursday
Moir James and Co.	..	Last Thursday
Molden and Budden, Propy., Ltd.	..	30th
Molesworth E. W.	..	Cheques posted
Molloy and Co.	..	Any day
Molony P. J.	..	Last Friday
Moody and Co. (343 Kent st)	..	Last day (post)
Moore R. S. and Co.	..	Cheques posted
Moore George C.	..	After 15th
Mornu and Cato, Ltd.	..	Cheques posted
Moreau H. & Co.	..	Last Saturday, before 12
Morgan and Co.	..	Last Friday, after 3
Morgan George and Co., Ltd.	..	Last Friday, 3 to 5
Morley Johnson, Ltd.	..	Last day
Moroney and Fleming	..	20th
Morris Augustus and Co.	..	Last Wednesday
Morris, Little and Son, Ltd.	..	Last day
Morrison E. D. and Co., Ltd.	..	Last Friday
Morrison James and Co.	..	Last day, after 2
Morrison C.	..	Any day
Mort's Dock and Engineering Co., Ltd.	..	Any day
Morton B. K. Proprietary, Ltd.	..	Last day (post)
Mossman and Ellis	..	Every Thursday
Moss and Co.	..	15th
Moss Moses and Co.	..	3rd Tuesday, 3 to 5
Motor House, Ltd.	..	15th
Moulder Bros.	..	Any day
Mount Kembla Coal and Oil Co. Ltd.	..	Any day
Mount Pleasant Coal and Iron Mining Co., Limited	..	Last Tuesday, 10 to 12
Mount W. F. J. (Sidney Syne)	..	Last day
Moxham George H. and Co.	..	Any day
Moxham W. J. and Co.	..	Last Friday, after 3
Muir and Neil	..	Last Friday afternoon
Mulholland R. J. and Co.	..	Last day, after 3
Munns' Maizena Ltd.	..	Any day
Munro Finlay E.	..	Last Thursday
Murns Luke	..	Last Friday
Murdoch's (Park st)	..	15th
Murray D. and W., Ltd.	..	15th (post)
Murray D. S.	..	Last day
Murray Thomas and Co.	..	25th
Muston Arthur and Sons	..	28th, after 3
Myers and Solomon	..	Last Thursday, after 3
National Theatre	..	Every Tuesday
National Cash Register Co. of Australasia, Ltd.	..	25th
National Club	..	20th
National Insurance Co. of New Zealand Ltd.	..	Any day
National Mutual Life Association of Australasia, Limited	..	Last Tuesday
National Oil Co., Ltd.	..	15th
Naylor and Co.	..	Any day
Nelson A. D. and Co.	..	Last Thursday
Nelson Carbonating Co., Ltd.	..	3rd and 4th Mondays
Nelson and Robertson	..	Any day
Neptune Oil Co., Ltd.	..	Last Thursday after 3
Nestle & Anglo-Swiss Condensed Milk Co.	..	15th, 3 to 5
Nettleton, Son and Co.	..	Last Friday
Nevill W. and Co.	..	End month
N.S.W. Alliance Head Quarters Co., Ltd.	..	Cheques posted
N.S.W. Bookstall Co., Ltd.	..	Any day
N.S.W. Bottle Co., Ltd.	..	Last day
N.S.W. City and Suburban Gas Consumers' Protective Association	..	Last Saturday
N.S.W. Club	..	Cheques posted
N.S.W. Country Press Co-operative Co., Ltd.	..	Last Friday
N.S.W. Croquet Association	..	3rd Friday
N.S.W. Fresh Food and Ice Co., Limited	..	Last Friday
N.S.W. Grocers' and Storekeepers' Co-operative Society, Ltd.	..	End month
N.S.W. Land & Agency Co., Ltd.	..	Last day
N.S.W. Mont De Piété Deposit and Investment Co., Limited	..	Any Thurs., 3 to 5
N.S.W. Produce Co.	..	20th and after
N.S.W. Sports Club, Ltd.	..	3rd Thursday
N.S.W. Wine and Spirit Co.	..	Post cheques
New and Sons	..	Last day
Newcastle and Hunter River Steamship Co., Limited	..	4th Wednesday, 9 to 12
Newcastle Wallsend Coal Co.	..	3rd Saturday
Newell and Buckley, Ltd.	..	Last day (Cheques posted)
Newell W. J. and Co.	..	Last day, after 3
Newlands Bros., Ltd.	..	28th (post cheques)
Newland's Bedding, Ltd.	..	15th and 31st
Newmark L.	..	15th
Newport W. J. and Co.	..	15th
NEWSLETTER (The)	..	1st of Month
Newton Joseph	..	Any day
Newton W. and Co.	..	Last day
New York Life Insurance Co.	..	1st Thursday, after 15th
New York Novelty Co.	..	Last Friday
New Zealand Loan and Mercantile Agency Co., Limited	..	Any day
New Zealand Shipping Co., Ltd.	..	Any day
Nicol O. Ltd.	..	Last Friday
Nicholls James	..	Any day
Nicholson and Co., Ltd.	..	Last Friday after 3
Nicholson and Morrow	..	1st Tuesday
Nielsen N. P. and Co.	..	Last Friday
Noah's Ark Furnishing Co.	..	15th
Nock and Kirby, Ltd.	..	Last Friday
Nolan, Time and Co.	..	28th
N. Le Roy Tracy Co.	..	Last day
North British and Mercantile Insurance Company	..	Thursday afternoon
North China Insurance Co., Ltd.	..	Last Saturday
North Coast Co-operative Co., Ltd.	..	Any day
North Coast Steam Navigation Co., Ltd.	..	Last Thursday, after 3
Northern Assurance Co., Ltd.	..	Any day

ANTHONY HORDERN'S NEW PALACE EMPORIUM,

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FIRMS WITH FIXED PAY DAYS

Norton Griffiths and Co.	Last day	Pellegrini and Co.	Last Friday
Norton, Smith and Co.	Any day	Pendergast O. and Co.	Last day
Norwich Union Fire Insurance Society	Any day	Penfold and Co.	Last Thursday, after 2
Norwood Arthur	Last day, after 3	Penfold W. C. and Co., Limited	20th, after 3
Nott Bros. and Co.	15th	P. and O. Steamship Co.	Every alternate Thursday
Noyes Brothers (Sydney), Ltd.	Last Thursday, 3 to 5	Peoples Palace (The)	Any day
Nutt Samuel	15th	People's Prudential Assurance Co.	1st Thursday, 3 to 5
O.T. Ltd.	Last Friday	Penzig R. and Co.	15th
Oakes E. W. and Co.	Last Friday	Pepperday W. A. and Co.	Last day
Oakey Park Coal Mining and Coke Co., Ltd.	Last Thursday	Perdriau Rubber Co., Ltd.	25th, 3 to 5
Occidental Hotel	Wednesday, 10.30 to 12.30	Perkins, Stevenson & Co.	Last Friday
Oceanic Publishing Co., Ltd.	Last Thursday, 3 to 5	Permanent Trustee Co. of N.S.W.	Any day
Ocularium (The)	Cheques posted	Pernewal, Wright and Co., Ltd.	Last Friday, 3 to 5
Odling, Auselin and Sons (Australia), Ltd.	Last Friday, 3 to 5	Perpetual Trustee Co., Ltd.	Any day
O'Donnell F. T. S., Griffin and Co., Ltd.	Last Friday afternoon	Perrie W.	28th
Oelrichs and Co.	Last day	Peters Bros.	End month (post)
Oertel Charles	Last Saturday, 10 to 12	Peters A. H.	Any day
Ogaard H. V., Ltd.	Any day	Petersen, Boesen and Co., Ltd.	15th, 2 to 5
O'Hagan Francis and Co.	Any day	Petersen L.	Any day
On Chong and Co.	15th, 10 to 5	Petty's Hotel	20th
O'Neill J. and Co.	Last day, 3 to 5	Pfahler's Hotel	Last Friday
Orohard R. B., Ltd.	27th	Philip George B. and Son	Last day, after 3
O'Reilly's Ltd.	Any day	Phillips J. and N. and Co. (Australia), Ltd.	15th
Orient Royal Mail Line of Steamers	Any day	Phillips and Pike	Last Wednesday, 2 to 4
Oriental Carpet Manufacturers, Ltd.	Any day	Phillips B.	15th
Oriental Mortgage and Investment Co., Ltd.	2nd Tuesday	Phillips G.	15th, after 3
Oriental Tea Co. Proprietary Ltd.	Last Tuesday, 10 to 1	Phizackerley I.	Last Wednesday
Ornamental Steel Manufacturing Co., Ltd.	Last Friday, 3 to 5	Phoenix Assurance Co., Ltd.	Cheques posted
O'Rourke T. V.	Last Friday	Phoenix Biscuit Co. Propy., Ltd.	Last Thursday
Orr and Johnston, Ltd.	28th	Planola Co. Proprietary, Ltd.	Cheques posted
Osawa J. and Co.	After 25th	Pickles Joseph and Son	15th
Osborn and Co., Ltd.	Any day	Picot Essex It.	Last Friday
Osborne, Gates and Co.	15th	Pierce A. H.	29th, after 3
O'Shea J. A. (Estate of)	Cheques posted	Pike E. D. and Co., Ltd.	End of month
Osmond and Sons	21st	Pitt, Son and Badger, Limited	Any day
Oxford Hotel	27th	Plummer B. G. and Co.	Last Friday, 10 to 12
Overall, McCray, Ltd.	Last Wednesday, 3 to 5	Poltzky Max	Last day
Oxy-Acetylene Welding Co.	3rd	Pontifex R. and Co.	Last Friday, after 3
Pacey Frank S.	Last day	Pope Edward J.	Any day
Packman H. G.	15th	Poole and Holmes	After 20th
Paget Manufactory Co., Ltd.	15th	Port Jackson and Manly Beach Steamship Co.	Last Friday, after 2
Palatine Insurance Co., Ltd., of London	Any day	Porter J. and Sons	Last day
Palling W. H. and Co., Ltd.	1st, 3 to 5	Porter Maxwell	Last day
Palmer Bros.	Any day	Portuguese Consulate	Last Thursday, 10 to 12
Palmer F. J. and Son	15th (post cheques)	Potter and Birks Ltd.	Last Wednesday, after 2
Palmer Joseph and Sons	Last Tuesday	Pottle John and Sons	Any day
Paraffin Paint Co.	Cheques posted	Potts C. J. and Co.,	Last Thursday
Parbury Chas. and Co., Ltd.	Any day	Poullars, Ltd.	25th
Parbury, Henty and Co.	Every Thursday, 10 to 1	Poultry Farmers' Co-Op. Society, Ltd.	Every Thursday
Park W. S. and Son	Cheques posted	Poultry Requisites Depot	Any day
Parke, Davis and Co.	21st, morning	Pratten Bros.	Last day
Parke and Lacy Co., Ltd.	15th, after 3	Prentice J.	Any day
Parkinson & W. & B. Cowan, Ltd.	Any day	Prescott Ltd.	Last Thursday, after 2
Parry J. and Co.	Last day	Preseott T. S.	Last Friday
Parsons Brothers and Co. Proprietary, Ltd.	Last Thursday	Price and Co.	15th
Parsons Trading Co.	22nd	Priddy C. F. and Co.	15th
Parsons Fred. W., J.P.	Any day	Prince of Wales Hotel	28th
Pastoral Finance Association, Ltd.	Any day	Professional Musicians' Club	1st
PASTORALISTS' REVIEW Propy. Ltd.	Any day	Proud's Ltd.	(Cheques posted)
Patent Asphaltum Co. of N. S. W.	Last Tuesday, after 2	Puhlio Supply Co-operative Co., Ltd.	15th
Paterson, Laing and Bruce, Ltd.	15th, after 3	Puig Peter	Last day
Paterson R. P.	Last Thursday, after 3	Queensland Insurance Co., Ltd.	Every Friday, 10 to 3
Paton, Burns and Co.	Last Thursday	Rabone, Feez and Co.	Last Thursday (afternoon)
Paton James and Co.	Last Thursday	Radium Chemical Co.	Last day
Paton and Webster	Last Thursday	Railway Hotel	3rd Tuesday
Patterson and Rufus	15th	Raleigh M. J.	Any day
Patterson H. S., Junr.	30th	Randle Photo Engraving Co., Ltd.	28th (post)
Paul and Gray, Limited	25th	Rankin John and Co.	20th
Peabody Henry W. & Co.	Any day	Raper Sidney	Any day
Peak J. W. and Co.	Last day	Rapid Freight Despatch Co., Ltd.	Last Friday
Peapes and Co., Ltd.	15th	Rasmussen Herr	1st Thursday
Pearee Bros.	Any day	Read Chas. and Co.	Post cheques
Pearson Soap Co., Ltd.	1st	Read F. H.	15th, before 3
Peele Arthur and Co.	Last day	Rebuilt Typewriter Co.	Last Friday, after 3

WOOD, COFFILL & COMPANY LTD. LIVERY DEPT., 472-84 HARRIS ST. 'PHONE M1848

ON THE HISTORIC SLOPE OF BRICKFIELD HILL.

FIRMS WITH FIXED PAY DAYS.

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Reid Robert and Co., Ltd.	15th, after 3	Samnders Robert and Sons	Post
Reid Walter and Co., Ltd.	Last Tuesday, 3 to 5	Savage, G. T.	Any day
Reliance Manufacturing Co.	Any day	Saxton and Bluns, Ltd.	27th (cheques posted)
Resch's Waverley Brewery	Last Thursday, 3 to 4.30	Saxton W. E.	Last Thursday
Reuter's Telegram Co., Ltd.	3rd Friday	Sayers, Allport Proprietary, Ltd.	30th, and every subsequent Friday after 3 p.m.
Rexona Proprietary Co.	25th	Saywell and Saywell	27th
Reynolds, W. and Sons	Last Friday, 3 to 5	Schute, Bell and Co., Ltd.	Every Monday
Richards B. and Sons, Ltd.	About 18th	Schweppes Limited	15th to 25th (cheq. posted)
Richards F. V. and Co.	15th	Scott A. M. and Co.	Any day
Richardson and Wrench, Ltd.	Last Thursday, after 2	Scott & Downie (Australasia), Ltd.	Any day
Richmond River Timber Co.	Last day, after 3	Scott, Henderson and Co.	Last Thursday
Rickard Arthur and Co., Ltd.	Last Friday	Scott Mungo and Co.	3rd Friday, after 2
Rider-Ericsson Engine Co.	Last Friday, after 3	Scott W. B. and Co.	4th Thursday, after 3
Rigby and Healy Ltd.	Last day	Scott-Young and Evans Ltd.	Last Friday, after 3
Rigney Shoe Co.	15th	Scottish Australian Investment Co., Limited	Any day
Riley Bros. Ltd.	Cheques posted	Scottish Australian Mining Co., Limited	Any day
Riley's Limited	22nd	Sculler and Johns	15th
Ritchie Bros.	Last week	Scottish Tube Co., Ltd.	Last day
Riverstone Meat Co.	About 18th	Soruton R. L. and Co. Ltd.	27th
Roberts' Hotel	Any day	Searl and Sons	15th
Roberts J. F. and H., Ltd.	15th	See John and Co.	20th, afternoon
Roberts Wynn	14th	Segur Mauries	Last day, after 2
Robertson George and Co. Proprietary, Ltd.	Last Wednesday, after 3	Senior's Pharmacy, Ltd.	25th
Robertson and Wishart, Ltd.	End of month	Shalvey, P. J.	Any day
Robinson C. K. and Co.	20th, after 3	Shaw John (Australia), Ltd.	25th (cheques posted)
Robinson Robert and Co.	20th	Shaw It. and Co.	Last day
Robinson Thomas and Son, Ltd.	3rd Friday, after 3	Sheather P. B. and Co.	Last Friday
Robinson W. C.	Last Thursday, after 3	Sheaves, W. S. and Co.	Last day
Roffs	Last Thursday, after 2	Sheldon Drug Co., Ltd.	25th
Rogers Bros.	Third Tuesday	Shelley Harry	Any day
Rollason and Co.	Last Thursday, after 3	Sheffield Manufacturing and Plating Co., Ltd., of Sydney	Last Friday afternoon
Roneo Co., Ltd.	Last day	Shepherd P. L. C. and Son, Ltd.	Last Friday
Rosehill Racecourse Co., Ltd.	Last Friday afternoon	Shoppard, Harvey and Co.	Last day
Rosella Trading Co.	Any day	Sherwood Ltd.	28th
Rosenfeld and Co. Pty. Ltd.	Any day	SHIPPING NEWSPAPER LTD.	Any day
Rosewood John L.	Last Thursday	Shirley, George, Ltd.	Last Thursday, afternoon
Rosman and Co., Ltd.	20th	Shirt S. T. and Sons	Last Friday
Ross Brothers, Ltd.	Last Friday, after 3	Short George and Son	Any day
Ross Donald and Co., Ltd.	Last day	Shorter John and Co.	25th (post)
Row Edward and Co.	Last Thursday (post)	Shortland and Sons	21st
Rowan's Bonded and Free Stores	Any day	Shrimpton G. and Son	4th Thursday, after 3
Rowlands E. Propy., Ltd.	20th, 3 to 5	Siemens Bros. Dynamo Works Ltd.	28th, after 3
Rowley S. and Co.	29th	Silberg, H. B. and Co. Ltd.	Last Friday
Royal Agricultural Society of N.S.W.	Last Wednesday & Friday	Silvester Bros.	Any day
Royal Packet S.N. Co.	Any day	Simmons Ltd.	Last day, after 2
Royal Exchange Assurance	Any day	Simmons Mick, Ltd.	Last Monday, 3 to 5
Royal Exchange Hotel	Last Friday	Simon Henry (Australia), Ltd.	15th (cheques posted)
Royal Insurance Co., Ltd.	Any day	Simpson Bros.	3rd Thursday (cheques posted)
Royal Prince Alfred Yacht Club	Last day	Simpson David and Co.	15th
Royce and Co.	Any day	Simpson H. L. and S. and Co.	30th
Rudder's Ltd.	Post cheques	Simpson, Lonsdale, Ltd.	28th
Russell Bros. and Co.	Any day	Simpson N. M. and Co.	25th
Russell T. E. B.	15th	Simpson Hugh	28th
Russon A. H.	15th	Sliger B. and Co.	Cheques posted
Ryan S. and Co. Ltd.	Last day	Singer Sewing Machine Co.	15th (post cheques)
Rylands and Sons (Colonial), Ltd.	15th	Sippe C. H. and Co.	15th after 3
Rutty M. and Co.	Last Thursday, after 3	Slade and Brown	Any day
Ryland Llewellyn (Australia), Ltd.	Last day	Slade C. H. and Co.	Last Thursday, after 3
Saddlington and Dixon	Friday, 2 to 5	Slade W. Hermon and Co.	Any day
St. Heaps C. and Son	Any day	Sleeman M. L.	15th, after 3
Salisbury F. J. and Co., Ltd.	Any day	Small (Herbert), Pty. Ltd.	1st
Salkeid and Wallace, Ltd.	Cheques posted	Smalley and Harkness	Any day
Samson Wire Netting Co.	Any day	Smith Alex., Ltd.	Last day
Samuels M. and Co.	15th	Smith, Copeland and Co., Ltd.	Last Friday, 3 to 5
Sandeman Limited, Sydney	Last Friday, 10	Smith G. H. and Son	15th
Sander Otto and Co.	Any day	Smith George Sutherland and Sons	Any day (posted)
Sandersqu Bros. and Newbould, Ltd.	Last Friday	Smith and Lane	15th
Sanderson John and Co.	Post	Smith and Lister	15th
Sandford Roy W., Ltd.	Last day (post)	Smith T. and Co. Ltd.	Last Friday, after 3
Sandown Refrigerating Works	Office	Smith John (Loftus st)	Any day
Sands John Ltd.	23th	Smith W. E., Ltd.	22nd
Sandy James and Co., Ltd.	15th, after 3	Smith and Wade	15th
Sanitarium Health Food Co.	Last day	Smith W. P.	Last Friday, 2 to 4
Sanger and Wilkinson	Last day	Snappe James and Co.	24th
Sansome E.	Any day	Snashall's Ltd.	Last Thursday, after 2
Sargeant's Ltd.	17th	Snowball and Stone, Ltd.	Last Thursday
Sargood Bros.	15th, after 3	Snowdon and Simpson	End of month
Saunders A.	Last day	Solomon David	15th
Saunders Frank, Ltd.	28th, after 3		

OUR VEHICLES ARE THE MOST ELEGANT AND BEST HORSED IN AUSTRALIA

ANTHONY HORDERNS' FOR FASHION'S FAIREST FAVOURS.

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FIRMS WITH FIXED PAY DAYS.

Solomon Herbert J.	25th, (post)	Sydney Freehold Land, Building, and Investment Co., Limited	Any day
Solomon S.	Last day	Sydney Glass and File Co., Ltd.	Last Friday, after 3
Soul W. H. Pattinson and Co., Ltd.	Post cheques	Sydney Hospital	17th
South Coast Road Metal Quarries Ltd.	Any day	Sydney Ice Skating Rink and Cold Storage Co., Ltd.	Last Friday
Southern Coal Owners' Agency ..	Any day	Sydney Importing Co.	28th
Spalding A. G. and Bros. (Australia), Ltd.	25th	Sydney Industrial Blind Instn's	After 3rd Wednesday
Speers A. S.	Cheques posted	Sydney Knitting Co.	16th
Spence Roger	15th	Sydney Lead Works, Ltd.	Last Friday
Spencer, Simpson and Mann, Ltd.	Last Thursday	Sydney Machine Co.	Last Thursday
Spicer James and Sons, Ltd.	Any day	SYDNEY MAIL	Last Wednesday, 3 to 5
Spriggs Asbestolite Co.	Last day	Sydney Marine Underwriters and Salvage Association, Ltd.	Any day
Squire Ltd.	Last Thursday, after 3	Sydney Meat Preserving Co., Ltd.	Any day
Stalhecker Ltd.	15th	Sydney and Melbourne Pub. Co.	25th
Stallmann and Schaffer	28th	SYDNEY MORNING HERALD ..	Last Wednesday, after 3 to 5
Standard Brewery	3rd Friday, 10 to 12	Sydney Motor Lorries Ltd.	Last Friday
Standard Fire and Marine Insurance Co., Ltd.	5th	Sydney and North Sydney Lime and Cement Co., Ltd.	Last Thursday, after 2
Standard Manufacturing Co.	Any day	Sydney Paper Mills, Ltd.	Last Friday, 10 to 5
Standard Motor Construction Co.	Last day	Sydney Permanent Freehold Land and Building Co.	Any day
Standard Paint and Oil Co., Ltd.	Any day	Sydney Plating Co.	Last Friday
Standard Sewing Machine Co.	15th and last day	Sydney Safe Deposit	Any day
Standard Shoe and Leather Co. ..	Last Saturday	Sydney Seed and Grain Co. ..	Last day, after 3
Standard Steam Laundry	Any day	Sydney Skit Co.	15th
Standard Waygood, Heronies Ltd.	Last Friday, after 3	Sydney Smelting Co.	Any day
Stanley and Co.	Last Thursday, after 2	Sydney Snow Ltd.	End of month
Stanley Motor Co.	Last Wednesday	SYDNEY SPORTSMAN	28th, after 3
Starkey and Starkey	15th, afternoon	Sydney Steam Carpet Beating Co., Ltd.	18th
Starkey's Ltd.	Any day	Sydney Steam Laundry	1st
State Monier Pipe Reinforced Concrete Works	25th, after 2	Sydney and Suburban Hydraulic Power Co., Limited	Last Friday afternoon
Stato Stores Ltd.	Last day (post)	Sydney Tile Co.	Any day
Stearns T. K.	Last Saturday	Sydney Wood Turning Co. ..	Last day (post)
Stearns Frederlok and Co.	Last Friday	Sydney Woollen Mills, Ltd.	15th
Stedman James, Limited	4th Tuesday	Sykes J. H.	Any day
Steel Indent Co.	Last Friday, 3 to 5	Syme David and Co.	Last day
Steenbom, Ltd.	Any day	Symonds Furnishing, Ltd.	Last day
Sterling Plating and Manufacturing Co.	Last day	Syno Sidney	Last day
Stevens Bros. & Co.	Last day	Syphon Aerated Water Co., Ltd.	Last Thursday (post)
Stevenson Cecil V.	Last Thursday	Tait W. B. and Co.	Last Monday, 3 to 5
Stewart Alex. and Sons, Ltd.	15th	Tall George and Co.	Any day
Stewart Dawson and Co., Ltd.	Post cheques	Tallerman and Co.	15th and 30th
Stewart Arthur P.	Any day	Tange A. and Co.	Any day
Stewarts and Lloyds (Aust.), Ltd.	Last day (cheques posted)	Tattersall's Hotel	Post cheques
Stockman and Kleinig	Last Friday	Taubman's	30th
Stone Walter	Any day	Taylor Allen and Co., Ltd.	17th (post cheques)
Storey David and Co.	15th, 3 to 5	Taylor Bros. Ltd.	20th
Stott and Hoare, Ltd.	25th, after 3	Taylor's Ltd.	Last Monday (post)
Stott & Hoare's Business College	25th, afternoon	Taylor Enoch and Co.	3rd Friday, 3 to 5
Stott and Underwood	20th	Taylor J. P. and Co.	1st of month
Strelein H. and Co.	Last day, after 2	Taylor T. and Co.	1st of month
Stuart Bros.	Every Friday	Taylor P. T., Ltd.	Last Friday, 3 to 5
Stuart L. A. B. Walker and Co.	Last day, 3 to 4	Taylor Samuel	28th, after 11
Studebaker Corporation of Australia	Any day	Teasdel and Littley	Last day, afternoon
Sullivan Machinery Co.	27th	Teewees and Nowlan	Any day
Sun Newspaper Ltd.	Last Friday, afternoon	Terry P. B. and Co.	15th
SUNDAY TIMES (Newspaper) Co., Limited	4th Friday, after 2	Thackeray J. T. and Co.	Any day
Sunderland and Co.	15th	Thiel P. C. and Co.	Last Friday
Sussex Street Produce Milling Co.	Last day	Thistlethwayte C. Bowes ..	Last day
Sutton and Co., Ltd. (carriers) ..	After 20th	Thomas Fred and Co.	Last Friday
Sutton Electrolite Co., Ltd.	Last day	Thomlinson H., Ltd.	25th
Sutton Forest Meat Co.	Any day	Thompson A. G. and Sons ..	15th
Sutton H. M. and Co.	20th, after 3	Thompson Printery	27th
Suzuki and Co.	Last Friday, after 2	Thomson, Son and Co.	15th
Swadling C. and Sons	25th	Thomson Richard	Any day
Swan R. C. and Co., Ltd.	(cheques posted)	Thornley and Co.	Last Thursday
Swain and Co., Ltd.	Last day	Thorpes Ltd.	End of month
Sweet Bros., Ltd.	15th	Thorp G.	15th
Swift and Co., Ltd.	Last Friday, 4 to 5	Tickle J. B. and Son	15th (post)
Swift Printing Co., Ltd. (Tite)	Last day, after 3	Tillam, Boehme and Ross ..	15th
Swinbourne and Stephen	Any day	Tillock and Co.	Last Thursday, 3 to 5
Sydney and Brisbane Woolbuyers' Association	Any day	Tivoli Theatre Ltd.	Every Monday, 2
Sydney Chamber of Commerce ..	Any day	Tly Sang and Co., Ltd.	Last day
Sydney Cricket Ground	Post cheques	Todd Edmund J., Ltd.	Last Friday
Sydney Crucible Cast Steel Works	Any day	Todd G. W. and Co.	Any day
Sydney Electrical Engineering Co.	1st Wednesday	Tomlin A. J. and Co.	15th
Sydney Exchange	Any day	Tomlin James,	Last day
Sydney Ferrics, Ltd.	24th	Tooley's Limited	3rd Friday, 10 to 12
Sydney Fine Art Framing Co.	25th	Toole J. E. and Co.	Last Thursday
		Tooth and Co., Limited	Last Thursday (oh. posted)

WOOD, COFFILL & COMPANY LTD. HEAD OFFICE: 810 GEORGE STREET. 'PHONE 9229 CITY

ANTHONY HORDERNS' FOR ALL THINGS NEEDFUL AND NICE.

FIRMS WITH FIXED PAY DAYS.

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Towns R. and Co.	21st	Ward James Ltd.	Any day
Toowoomba Foundry Co., Ltd.	15th	Ward W. F.	Last Thursday
Tost and Rohu	Cheques (posted)	Wardle James and Co.	15th
TOWN AND COUNTRY JOURNAL ..	3rd Thursday, 3 to 5	Warner and Taylor	Last day (cheques posted)
Towns R. and Co.	21st	Warren and Straug	15th, after 3
Townsend S. D. and Co.	After 25th (cheques posted)	Warriakal Club	Last Friday
Tracy, Ltd.	Last day, 3 p.m.	Wassellum, Assomul and Co.	15th
Train J. and Co.	Last day (post)	WATCHMAN Newspaper, Ltd.	Last Friday
Trathen J. W. and Co., Ltd.	Last day	Waters C. E. and Co.	Last Thursday, after 3
Trebeck, Son and Co.	Friday, 11 to 3	Waters W. T. and Co., Limited	Last Friday
Trinder W. Ltd.	28th	Watkin and Watkin	Last Friday
TRUTH Newspaper	28th, after 3	Watkins R. G. and Co.	25th, 3 to 5
Tucker and Co.	Last Mon. and Thurs. 11 to 1	Watson and Craue, Ltd.	Any day after 21st (post)
Tulloch R. and Co., Ltd.	Last Friday	Watson Bay and South Shore Ferry Co. Ltd.	Any day
TUNO WAH Newspaper Co., Ltd.	After 15th	Watson James and Co., Ltd.	Last Thursday, after 3
Turnbull John, J.P.	28th	Watson, Noble and Co.	Last Thursday, after 3
Turner Bros.	Last day	Watson W. and Son	Last Thursday, after 3
Turner C. J. and Sons	1st week	Watson W. G. and Co., Ltd.	Last day, after 3
Turner and Co.	Any day	Watson A. G.	Thursdays
Turner and Henderson Ltd.	Last Friday, before 12	Watson H. H.	Adv. 4/cs 15th, general a/cs 30th
Tyler J. and Sons, Limited	Last Friday, after 3	Watson John, chemist	Last Thursday
Tyser and Co.	Any day	Watt Alexander	Last Friday, afternoon
"Tyso"	15th	Waugh and Josephson	25th (cheques posted)
Ullathorne, Harridge & Co., Ltd.	End month	Waverley Brewery	Last Thursday, after 3
Union Box & Packing Case Co. ..	28th (post)	Way E. and Co.	15th (post cheques)
Union Club	Post cheques	Weaver and Perry	15th, or after
Union Oil Engine Co.	28th	Webber and Lawson	Last Friday
Union Paper Co. of Australia ..	28th	Webbendorfer Brothers ..	Any day (cheques posted)
Union Steamship Company of New Zealand	After 20th	Webdale, Shoosmith, Ltd.	21st
United Carriage Works	Last day	Webster's Limited	15th (post cheques)
United Condiment Co., Ltd.	Any day	Wedderburn James	Any day
United Insurance Co., Ltd. (Fire, and Marine and Accident) ..	Last day	Weidemann and Co.	Last Friday
United Shoe Machinery Co.	25th	Weekes J. J., Ltd.	Last Thursday, 11 to 4
United Straw Hat Co., Ltd.	25th	Weeks W. T.	Any day
United Typewriter and Supplies Co.	Last day	Weetman and Co.	Last Thursday, after 3
United Wire Nall and Manufacturing Co., Ltd.	Post cheques	Weidemann & Co. Ltd.	Any day
Universal Land and Deposit Bank	Last Wednesday	Weingott S. and Sons, Ltd.	15th, after 3
Universal Supply Co.	10th (post)	Wells George and Smith ..	Last day, 3 to 5
University Club	1st Monday (cheques posted)	Wells G. J.	1st Saturday
Usher's Metropolitan Hotel Co., Ltd.	Last Friday afternoon	Welsbach Light Co. of Aust., Ltd.	2nd
Vacuum Oil Co. Prop'ty, Ltd.	Any day	Wentworth Hotel Ltd.	Last Friday (post)
Vale and Cameron	Any day	Wenz and Co.	Tuesday
Vale and Pearson	Last Friday (post)	West End Laundry	Any day
Varley H. H., Ltd.	28th	West's Wheel Co., Ltd.	Last Friday
Varley's Proprietary Ltd.	Alternate Saturdays	Westgarth Ronald	15th
"Verey" tailor	15th	Western Electric Co. (Australia) Ltd.	24th
Vernon Shoe Co., Ltd.	Last day	Westinghouse Brake Co. (Australia) Limited	19th
Vickers John and Co.	15th	Weston Co., Ltd.	Last day
Vickery E. and Sons, Limited ..	21st	Westphal and Clark	Last Saturday
Vickery Joseph and Co.	Last Wednesday, afternoon	Weymark and Son, Ltd.	Any day
Victoria Insurance Co., Ltd.	Any day	Whiddon Bros., Ltd.	Last Friday
Vintiner C. B. and Co. Ltd.	Every Friday	Whitall Tatum Co.	Any day
Vincent George	Last day	White A. J., Limited (Colonial) ..	Last Friday, after 3
Von Dreulin and Holterhoff ..	15th, afternoon	White W. W. and Co., Ltd.	Last day
Wacey and Pincombe	Last Friday, after 2	White John G.	4th Friday
Wade and Co.	25th	White Weeks	2nd Tuesday
Walder Samuel, Ltd.	30th (cheques posted)	White William	10th
Walker Bros.	Last Thursday	Whitelaw and Co.	Last day
Walker and Hall	Cheques posted	Whybrow and Co.	Last day
Walker J. H. and Co.	Last Friday	Wickham and Bullock Island Coal Co. Ltd.	Post cheques
Walker John and Sons, Ltd.	3rd Wednesday, after 3	Wiesener T. F. Ltd.	Last day, after 3
Walker and Oxbey	20th, after 3	Wiggins, Teape and Co., Ltd.	Any day (post)
Walker Ralph and Sons	Any day	Wilcox G. and Co.	Every Thursday
Walker Rowley	End month	Wild William	Last Friday
Wall Robert and Sons	20th	Wilbridge J. and Sinclair, Ltd.	25th and after
Wall George	Any day except Saturday	Wilkinson and Lavender, Ltd.	Any day
Wallace and Boardman	Last Wednesday	Wilkinson, Heywood and Clark (Sydney) Ltd.	Last day (post)
Wallace and Co.	15th and last day, after 3	Wilkinson T. B., J.P.	Any day
Wallace James	End of month	Willgoss H. W.	30th
Wallarah Coal Co., Ltd.	End of month	Williams F. W. and Co.	Cheques posted
Wallis Bros., Ltd.	End of month	Williams (Dr.) Medicine Co. of Australasia, Ltd.	Last Friday, afternoon
Wallis J. B. and Co.	25th, after 3	Williams Motor Hire Touring Agency	25th (post)
Walsh E. T.	15th	Williamson, Croft and Co.	25th
Walsh Fred	Any day	Williamson H., Ltd.	Cheques posted
Walters Harry & Son	28th	Williamson J. O., Ltd. (Her Majesty's Theatre) ..	Every Monday, 3 to 4
Walther and Stevens, Ltd.	Last day, after 3		
Warburton, Frankl, Ltd.	Last day, after 3		
Warburton and Son	Any day		
Ward W. E. and Co., Ltd.	15th		

ECONOMY AND EFFICIENCY ARE OUR WATCHWORDS, HONESTY OF SERVICE OUR DESIRE

Willington Bros., Ltd.	Last Friday	Woodward, Gibbins and Comino..	Tuesdays
Willis T. and W.	End of month	WORKER Newspaper	Any day
Willoughby and Co.	25th, afternoon	WORLD'S NEWS	2nd Friday, after 2
Willis W. D. and H. O. (Australia),		World Printing House	Last day
Limited	20th (post cheques)	Wormald Bros., Ltd.	28th (post)
Wilson F. B. and Co.	15th	Worthington Pump Co., Ltd. ..	Cheques posted
Wilson Bros., Ltd.	20th	Wragge and May	Any day
Wilson's Steam Laundry	Any day	Wride G.	Last Friday, or after
Wimble F. T. and Co., Ltd. ..	Last day, after 3	Wright Bros.	15th
Winchoombe, Carson, Ltd. ..	Any day	Wright and Bruce, Ltd. ..	First of month
Winn's Ltd.	15th and end of month	Wright E. and Son	27th, after 2
Winsor W. R. and Co.	Last Friday, after 3	Wright W. J. and Son	15th
Winter John Strange (Australia),		Wright, Heaton and Co., Limited	20th, afternoon
Ltd.	Last Thursday	Wunderlich, Ltd.	Last Thursday
Winter F. A.	4th Thursday (cheques	Wurcker Max	15th (post)
	posted)	Wyld Alfred	Last day
Wise Bros., Ltd.	Any day	Yates A. and Co., Ltd. ..	Any day after 20th
Wiseman Bros. (165 Clarence st)..	15th, 4 to 5	Yencker E. L. and Co. Propy. Ltd.	Any day
Wiseman Bros.	End of month	York at Mantle Manufacturing	
Wolfson H. and Son	15th and 25th	Co., Ltd.	15th, after 3
WOMAN'S BUDGET	3rd Thursday, 3 to 5	York Shirt Factory	Any day
Wood, Comill & Co., Ltd. ..	Thursday following last	York Hotel	Last Thursday, 10 to 1
	Wednesday	Yorkshire Insurance Co., Ltd. ..	End of month
Wood Samuel	Last Thursday, after 3	Young Australia Publishing Co. ..	Any day
Woodhill and Co.	End of month	Yull G. S. and Co., Limited ..	Any day
Woods W. E., Ltd.	20th	Zander W. and Co.	30th
Woods John and Co.	Last Wednesday, after 2	Zions L.	28th
Woods W. Randle (The Ocularium)	Cheques posted	Zollner S., Ltd.	Last Sat, before 11.45 a.m.

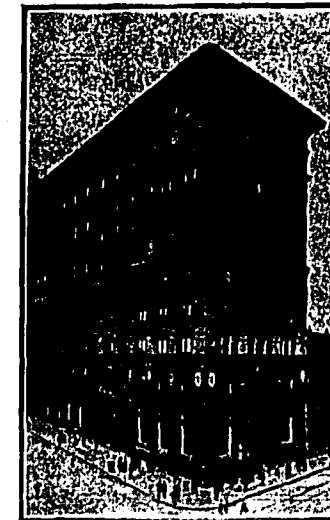
GENERAL BANKING DEPARTMENT



Opened for Business
20th January,
1913

BRANCHES AT

SYDNEY (H.O.)
Albury Broken Hill
Dubbo Lismore
Liverpool Depot A.I.F.
Newcastle Orange
Tamworth
Wagga Wagga
CANBERRA
MELBOURNE
Ballarat Bendigo
Broadmeadows Depot
A.I.F. Geelong
BRISBANE
Bundaberg
Enoggera Depot A.I.F.
Maryborough
Rockhampton
Toowoomba
Townsville
ADELAIDE
Mitcham Depot A.I.F.
Port Adelaide
Port Augusta
Port Pirie
PERTH
Fremantle Kalgoorlie
HOBART
Launceston
LONDON
Tidworth (Salisbury
Plain)
RABAU (New Britain)



HEAD OFFICE:
PITT & MOORE STS., SYDNEY

BANKERS

to the
AUSTRALIAN
COMMONWEALTH
GOVERNMENT

TASMANIAN
STATE GOVERNMENT

SOUTH AUSTRALIAN
STATE GOVERNMENT

WEST AUSTRALIAN
STATE GOVERNMENT

BANKING AND EXCHANGE BUSINESS OF EVERY DESCRIPTION TRANSACTED
WITHIN THE COMMONWEALTH, UNITED KINGDOM, AND ABROAD

Cable Remittances made to and Drafts drawn on foreign places direct.
Letters of Credit issued to any part of the World.
Bills negotiated or forwarded for Collection.
Current Accounts opened. Interest on Fixed Deposits.
Advances made against approved securities.
Public Safe Deposit—Sydney.

Minimum

1/-

Deposit

SAVINGS BANK DEPARTMENT

Branches are open at all the above centres and at over
2700 agencies at Post Offices throughout the Australian
Commonwealth, Papua and New Britain

INTERCHANGEABLE Savings Bank facilities with the Post Office
Savings Banks in the United Kingdom and New Zealand

RATE OF
INTEREST 3%

Maximum

£300

Deposit

JAMES KELL,
Deputy-Governor.

DEC., 1916

DENISON MILLER,
Governor.

BANK OF NEW SOUTH WALES.

ESTABLISHED 1817.

Paid-up Capital	...	...	£3,705,320
Reserve Fund	...	...	2,725,000
Reserve Liability of Proprietors	...	...	8,705,320
			£10,135,640



DIRECTORS:

THE HON. SIR CHARLES K. MACKELLAR, K.C.M.G., M.L.C., PRESIDENT.
 ROBERT L. FAITHFULL, ESQ., M.D.
 THE HON. JAMES T. WALKER.
 THE HON. EDMUND W. FOSBERY, C.M.G., M.L.C.
 THE HON. REGINALD J. BLACK, M.L.C.
 THOMAS BUCKLAND, ESQ.
 RICHARD BINNIE, ESQ.

Auditors—A. G. MILSON, ESQ. W. H. PALMER, ESQ.

General Manager—J. RUSSELL FRENCH.

Chief Inspectors—C. G. ALFORD (for New South Wales); W. J. EDWARDS (for Australasia, excluding New South Wales).

Inspectors—B. M. MOLINEAUX, L. WHITEHEAD, R. T. HILDER, W. MCRAE, W. POTTS, H. SALMON.

Chief Accountant—W. E. SOUTHERDN.

Secretary—J. A. BRYANT.

Solicitors—MESSRS. ALLEN, ALLEN & HEMSLEY.

HEAD OFFICE—GEORGE STREET, SYDNEY.

W. E. FRAZIER, Manager. W. D. ROBERTS, Asst. Manager.

MELBOURNE—

RODERICK MURCHISON, ESQ., Advisory Director. OSCAR LINKS, Manager.

LONDON OFFICE—29 THREADNEEDLE STREET, E.C.

DIRECTORS:

CHAIRMAN: SIR FREDERICK GREEN.

H. L. M. TRITTON, ESQ. W. S. M. BURNS, ESQ.

Manager—DAVID GEORGE.

Assistant Manager—H. MELDRUM.

Bankers—THE BANK OF ENGLAND; THE LONDON JOINT STOCK BANK, LIMITED; BARCLAY & CO., LTD.

338 BRANCHES AND AGENCIES (enumerated on opposite page)—(170 in New South Wales; 39 in Victoria; 49 in Queensland; 55 in New Zealand; 6 in South Australia; 10 in West Australia; 3 in Tasmania; 3 in Fiji; 2 in Papua; 1 in London).

AGENTS AND CORRESPONDENTS.

TASMANIA—Commercial Bank of Tasmania, Ltd. WEST AUSTRALIA—Western Australian Bank.
 NOUMBA—Banque de l'Indo Chine.
 ENGLAND—Lancashire and Yorkshire Bank Ltd.; Lloyds Bank Ltd.; London City and Midland Bank Ltd.; Manchester and Liverpool District Banking Co. Ltd.; National Provincial Bank of England Ltd.; Simonds and Co., J. and O., Reading; Stuckey's Banking Company Ltd.; United Counties Bank Ltd.
 SCOTLAND—The Royal Bank of Scotland. IRELAND—National Bank Ltd.; Ulster Bank Ltd.
 EUROPE—Banca Commerciale Italiana; Centralbank for Norge; Comptoir National d'Escompte de Paris; Credit Lyonnais; Ionian Bank Ltd.; Thos. Cook and Son.
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BANK OF NEW SOUTH WALES.



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Subscribed Capital	1,276,747	10	0
Paid-up	669,587	10	0
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North America—Anglo and London-Paris National Bank San Francisco—Bank of British North America—Bank of Montreal—Banque de Londres Mexico—Bishop & Co. Honolulu—Cook & Son, Thomas, Drexel & Company—First National Bank—Hambilton & Company—Kidder Peabody & Company—International Banking Corporation—Louisiana National Bank—Merchants' Loan and Trust Company—Moors and Company, J.B.—National Bank of South Africa Ltd.—State National Bank of St. Louis—Riggs National Bank—J. W. Seligman and Co., New York—Lazard Freres New York
South America—Banque del Peru y Londres—Anglo-South American Bank Limited—Colonial Bank—London and Brazilian Bank Limited—London and River Plate Bank Limited
West Indies—Banque National de Cuba—Colonel Bank

The National Bank of Australasia, Ltd.

Incorporated under the Companies Act, 1890.

AUTHORISED CAPITAL	£3,407,904
Capital Paid up	£1,498,220
Reserve Fund Account (used in the business of the Bank)	£30,000
Reserve Liability of Shareholders	715,464
	£2,843,684

Head Office: 273 Collins Street, Melbourne.

Manager: R. G. FINCHAM.
 Relieving Sub-Manager: C. E. FORSHAW
 JOHN GRICE, Esq., CHAIRMAN.
 HUGH M. STRACHAN, Esq., VICE-CHAIRMAN.
 Chief Manager: E. H. WREFFORD.
 Auditors: C. H. TUCKETT, Esq.; S. J. WARNOCK, Esq.
 Solicitors: MESSRS. MALLESON, STEWART, STAWELL, AND NANKIVELL

BRANCHES IN VICTORIA.

Abbotsford, Alexandra (Yarrack R.O.), Bacchus Marsh (Melton R.O.), Bairnsdale, Ballarat, Benalla, (Thoonia R.O.), Bendigo (Dingee R.O.), Birchip, Boort, Bridgewater, Bright, Buninyong, Casterton, Castlemaine (Harcourt R.O.), Clifton Hill, Cobden, Cobram, Colac, Coleraine, Dimboola, Dookie, Elsternwick, Euroa, Fitzroy (Smith St., Collingwood), Footscray (Yarraville R.O.), Foster, Geelong, Gunbower, Hamilton, Hawthorn, Horsham (Jung R.O.), Jeparit (Lorquon R.O.), Kerang, Kew, Korot, Korumburra (Outtrim R.O.), Kyneton (Taradale R.O.), Lake Boga, Lalbert, Lancelot, Lavers Hill (Wangerip and Wattle Hill R.O.), Learmonth (Waubra R.O.), McArthur, Maffra, Malvern, Mildura, Moonee Ponds, Myrtleford (Whorouly R.O.), Natimuk, Newstead, Nhili, Northcote (Preston R.O.), North Melbourne, Nyah (Railway Stn. R.O.), Penshurst, Port Melbourne, Prahran, Pyramid Hill (Mittiamo R.O.), Quambatook, Rainbow, Richmond, Romsey, St. James (Devenish R.O.), St. Kilda, Sale, Shepparton, Skipton (Stratham R.O.), Smeaton (Allendale R.O.), South Melbourne, Stratford (Bragolong R.O.), Swan Hill, Swan-street Richmond, Traralgon, Trentham, Tungamah, Violet Town, Wangaratta, Eldorado, and S. Hurst R.O.), Warrnambool, Western Branch—Collins and William Streets, Melbourne, Yarrowonga.

BRANCHES IN SOUTH AUSTRALIA—ADELAIDE.

Manager: T. B. HARRINGTON.
 Inspector of Branches: P. P. KING.
 Sub Manager & Accountant: P. M. ABEROROMBIE.
 Solicitors: MESSRS. ISBISTER & PENDLEBURY.
 Angaston, Auburn (Halbury, Hoytston and Watervale R.O.), Clare, Cleve, Cowell, Crystal Brook, Eudunda (Robertson and Point Pass R.O.), Gawler, Gladstone, Hamley Bridge, Hindmarsh (Mile End R.O.), Jamestown, Kadina, Kapunda, King William Street South (Adelaide), Kooringa (Hallet and Mount Bryan R.O.), Lamerook, Maitland, Moonta (Arthurton R.O.), Mount Barker (Echuanga, Nairne and Macclesfield R.O.), Mount Gambier (Glencoe East and Glencoe West R.O.), Naracoorte (Frances R.O.), North Adelaide (Prospect and Nallsworth R.O.), Nuriotpa (Greenock and Stockwell R.O.), Ororoo, Paskeville (Melton R.O.), Penola, Pinnaroo, Port Adelaide, Port Augusta, Port Germain, Port Pirie, Quorn, Red Hill (Koolunga R.O.), Renmark (Berri R.O.), Riverton, Salisbury, Strathalbyn (Milang R.O.), Tumby Bay, Wallaroo, Wihlinton, Yungla.

BRANCHES IN WESTERN AUSTRALIA—PERTH.

Manager: W. G. SEWELL.
 Sub-Manager: J. G. HANCOCK.
 Acting Accountant: R. ROBINSON.
 Inspector of Branches: THOS. CHURCH.
 Solicitors: MESSRS. JAMES & DARBYSHIRE.
 Albany (Denmark R.O.), Beverley, Bridgetown, Bunbury (Brunswick Junction and Dardanup R.O.), Claremont (Cottesloe R.O.), Dowerin, Doodlakine, Dumblyung, Fremantle, Geraldton, Goomalling (Wongan Hills R.O.), Gnowangerup (Ongerup R.O.), Kalgoorlie, Katanning, (Woodanilling R.O.), Kellerberrin, Kojoanup, Leonora, Manjimup (Big Brook R.O.), Mingenew (Three Springs R.O.), Moora, Narrogin, Northam, Northampton, Subiaco, Tammin, Toodyay, Wagin, Wickham, (Corrigin R.O.), William-street, Perth, Williams (Darkan Agency), Wyalkatchem (Koreelocking R.O.).

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Manager: R. S. GREGSON.
 Accountant: M. T. COSTELLO
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London Office: 5 Bishopsgate, E.C. Manager: ROBT. COTTON. Secretary: R. L. KIRK.
 Bankers: THE BANK OF ENGLAND; THE LONDON JOINT STOCK BANK, LTD.

AGENCIES—New South Wales—The Commercial Banking Company of Sydney, Ltd.; The Australian Bank of Commerce, Ltd.; The City Bank of Sydney.

Queensland—The Queensland National Bank, Ltd.; The Commercial Banking Company of Sydney, Ltd.; The Australian Bank of Commerce, Ltd. **Tasmania**—The Commercial Bank of Tasmania, Ltd.

New Zealand—The National Bank of New Zealand, Ltd. **Fiji**—Bank of New Zealand.

Great Britain—Parr's Bank, Ltd.; National Provincial Bank of England, Ltd.; Capital and Counties Bank, Ltd.; Bradford District Bank, Ltd.; Manchester and County Bank, Ltd.; North-Eastern Banking Co., Ltd.; Nottingham and Nottinghamshire Banking Co., Ltd.; William Deacon's Bank, Ltd.; Wilts and Dorset Banking Co., Ltd.; The Provincial Bank of Ireland, Ltd.; The National Bank, Ltd.; Ulster Bank, Ltd.; The National Bank of Scotland, Ltd.; The Royal Bank of Scotland, Ltd.

The Continent—Wihl. Ahlmann; Anglo-Austrian Bank; The Anglo-Egyptian Bank, Ltd.; The Anglo-South American Bank, Ltd.; Banca Commerciale Italiana; Banca Popolare di Lugano; Banco di Roma; Bank für Thüringen vormals B. M. Strupp Aktien Gesellschaft; Bank of Portugal; Bank von Elsass und Lothringen; Banque Cantonale Neuchâtelaise; Banque Centrale Anversoise; Banque Cantonale Lucernoise; Banque de Montreux; Banque Française pour le Commerce et l'Industrie; Banque Populaire; Banque Populaire Suisse; Barmer Bankverein, Hilsberg, Fischer and Co.; Bayerische Hypotheken und Wechsel Bank; Bayerische Vereinsbank; Centralbanken for Norge; Thomas Cook and Son; Credit Anversois; Credit Lyonnais; Den danske Landmanskas Hypothek og Vekselbank; De Neufilze et Cie; Dresdner Bank; Galland and Co.; Hope and Co.; Imperial Ottoman Bank; Ionian Bank, Ltd.; Kantonalbank von Bern; L. J. Kirchberger; Mainzer Volksbank e.G.m.b.H.; Mittelrheinische Bank; F. A. Neubauer; Norddeutsche Creditanstalt; Nordiska Aktiebanken for Handel och Industri; Rhatische Bank; Rheinische Bank; Rheinische Creditbank; A. Schaaffhausen'scher Bankverein; Schouler and Fils; Schweizerischer Bankverein; Skandinaviska Kreditaktiebolaget; Società Bancaria Italiana; Société Française de Banque et de Dépôts; Société Générale; The Standard Bank of South Africa, Ltd.; J. Wichelhaus P. Sohn; Welner Bank Verein.

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The Queensland National Bank

LIMITED.

Incorporated under "The Companies Act, 1863."

Bankers to the Government of Queensland.

(Under Agreement extending to 30th June, 1921.)

Bankers in Queensland to The Commonwealth of Australia.

Authorised Capital	-	-	-	£2,000,000	0	0
Subscribed Capital	-	-	-	£800,000	0	0
Paid-up Capital	-	-	-	180,000	0	0
Reserve (in Government Stock)	-	-	-	200,000	0	0
Interminable Inscribed Deposit Stock	-	-	-	3,091,669	4	5

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Chief Inspector: A. C. LUYA. Branch Inspectors: G. J. CORMACK AND A. O. JACKSON.
 Branch Accountant: D. F. MAXWELL.

HEAD OFFICE, BRISBANE.

Manager: M. G. HAYMEN. Accountant: J. J. CAMPBELL.

BRANCHES:

LONDON OFFICE: 8 PRINCES STREET, E.C.

LOCAL DIRECTORS:

R. H. SPENS, Esq.; D. W. MACDONALD, Esq.

MANAGER: J. W. DICKINSON. ACCOUNTANT: J. W. DRURY.

BANKERS: THE BANK OF ENGLAND; LLOYDS BANK, LTD.

SYDNEY: 99 PITT STREET—Manager: WILLIAM SEWELL.

MELBOURNE: 360 COLLINS STREET—Manager: H. RYLAND.

Allora, Aramac, Ayr, Barcaldine, Beaudesert, Biggenden (with receiving office at Dallarnil), Blackall, Boonah, Bundaberg, Burketown, Cairns (with receiving offices at Babinda and Gordonvale), Charleville, Charters Towers, Childers (with receiving office at Cordalba), Clifton, Cloncurry, Cooktown, Crow's Nest, Cumdamulla, Dalby (with receiving office at Bell), Esk, Forest Hill, Fortitude Valley, Gatton (with receiving office at Gruntham), George Street Brisbane, Gladstone, Goombungee, Goondiwindi, Greenmount, Gympie, Halifax, Herberton, Hughenden, Ingham, Innisfail, Ipswich, Irvinebank, Jandowae, Kandanga (with receiving offices at Brooloo and Imbil), Killarney, Kingaroy, Laidley, Longreach, Mackay, Marburg, Mareeba, Maryborough (with receiving office at Plalba), Millmerran, Mitchell, Mount Morgan, Murgon, Murrumbidgee, Nobby, Normanton, Oakley (with receiving offices at Jondaryn and Mount Russell), Pittsworth, Port Douglas (with receiving office at Mossman), Ravenswood, Richmond, Rockhampton, Roma, Rosewood, Sarina, South Brisbane, Southbrook, St. George, Tambo, Tannymorel, Thursday Island, Tingoora, Toogoolawah, Toowoomba, Townsville, Waboon, Warra (with receiving office at Brigalow), Warwick, Winton, Wondai, Wooroolin (with receiving office at Memerambi), Yangan.

AGENTS:

Victoria	-	-	-	The National Bank of Australasia, Limited.
South Australia	-	-	-	The National Bank of Australasia, Limited.
Western Australia	-	-	-	The National Bank of Australasia, Limited.
New Zealand and Fiji	-	-	-	Bank of New South Wales.
Tasmania	-	-	-	The Bank of Australasia.
Scotland	-	-	-	Royal Bank of Scotland; British Linen Bank.
Ireland	-	-	-	Ulster Bank, Limited.
New York	-	-	-	Bank of Montreal.
Chicago	-	-	-	The Corn Exchange National Bank of Chicago.
San Francisco	-	-	-	Bank of California.
China and the East	-	-	-	Hong Kong and Shanghai Banking Corporation.
	-	-	-	Yokohama Specie Bank, Limited.
	-	-	-	Chartered Bank of India, Australia and China.
	-	-	-	The Mercantile Bank of India, Limited.
South Africa	-	-	-	The National Bank of South Africa, Limited.
Canada	-	-	-	Bank of Montreal.
South America	-	-	-	The British Bank of South America, Limited.

NOTE.—Fixed Deposits and Current Account Creditors are specially protected, being first charge on Assets after Government Accounts.

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THE UNION BANK OF AUSTRALIA, LIMITED.

ESTABLISHED 1837. INCORPORATED 1880.

Capital Authorised and Issued, £6,000,000.

Paid-up Capital	£2,000,000
Reserve Liability of Proprietors	4,000,000
Reserve Fund	1,960,000
Total Capital and Reserves	£7,960,000

Directors:

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JOHN DENNISTOWN, Esq.
HUGH D. FLOWER, Esq.
CHARLES A. GALTON, Esq.

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SIR WESTBY B. PERCEVAL, K.C.M.G.

HEAD OFFICE—71, CORNHILL, LONDON, E.C.

Manager—A. G. WILLIS.

Assistant Manager—W. J. ESSAME.

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SOUTH AUSTRALIA—

ADELAIDE, GAWLER, JAMESTOWN, KADINA, KINGSCOTE, (KANGAROO ISLAND), LAURA, MAITLAND, MILLIOENT, MOONTA, MOUNT GAMBIER, NARACOORTE, PORT ADELAIDE, PORT PIKE, VICTOR HARBOUR.

NEW SOUTH WALES—

SYDNEY—BALMAIN, CASTLEREAGH STREET, GEORGE STREET, HAYMARKET, NEWTOWN, OXFORD STREET, ALBURY, BARELLAN, BERRIGAN, BROKEN HILL, BURROWA, CANOWINDRA, CASINO, CESSNOCK, COOTAMUNDRA, COWRA, DENILQUIN, FORBES, GILGANDRA, GRENFELL, GUNDAGAI, GUNNDAH, HAY, HENTY, INVERELL, JUNE, NARANDERA, NEWCASTLE, ORANGE, PARKES, TAMWORTH, TEMORA, TRUNDLE, WAGGA WAGGA, WELLINGTON, WEST MAITLAND, YERONG CREEK, YOUNG.

WESTERN AUSTRALIA—

PERTH, ALBANY (KING GEORGE'S SOUND), BEVERLEY, BROOME, BROOMEHILL, BUNBURY, CARNAVON, FREMANTLE, GERALDTON (CHAMPION BAY), GOOMALLING, JASPER HILL, KALGOORLIE, KATANNING, MECKERING, NARROGIN, NORTHAM, PINGELLY, PORT HEDLAND, ROEBOURNE, WAGIN, WICKPINE, YORK.

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TASMANIA—HOBART, BURNIE, LAUNCESTON.

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WELLINGTON, ASHBURTON, AUCKLAND—NEWTON, BLENHEIM, BUCKLEY (TOLAGA BAY), CHRISTCHURCH, DANNEVIRKE, DARGAVILLE, DUNEDIN, FEILDING, GERALDINE, GISBORNE, GORE, GREYMOUTH, HAMILTON, HASTINGS, HELENSVILLE, HUNTERVILLE, INVERCARGILL, LYTTELTON, MARTINBOROUGH, MASTERTON, MATATA, NAPIER, NELSON, NEW PLYMOUTH, OAMARU, OHURA (MANGAROA), OPOTIKI, PAHIATUA, PALMERSTON NORTH, RANGIORA, STRATFORD, TANEATUA, TE ARAROA, TE AWAMUTU, TE KUITI, TIMARU, WAIMATE, WAIPUKURAU, WAIROA, WANGANUI, WHAKATANE.

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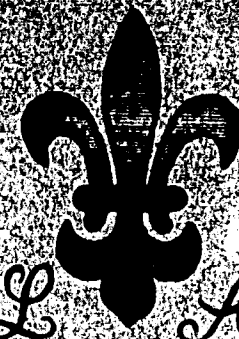
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TASMANIA—HOBART, BURNIE, LAUNCESTON.

NEW ZEALAND—

WELLINGTON, ASHBURTON, AUCKLAND—NEWTON, BLENHEIM, BUCKLEY (TOLAGA BAY), CHRIST-CHURCH, DANNEVIRKE, DARGAVILLE, DUNEDIN, FEILDING, GERALDINE, GISBORNE, GORE, GREYMOUTH, HAMILTON, HASTINGS, HELENSVILLE, HUNTERVILLE, INVERCARGILL, LYTTEL-TON, MARTINBOROUGH, MASTERTON, MATATA, NAPIER, NELSON, NEW PLYMOUTH, OAMARU, OHURA (MANGAROA), OPOTIKI, PAHIATUA, PALMERSTON NORTH, RANGIORA, STRATFORD, TANEATUA, TE ARAROA, TE AWAMUTU, TE KUITI, TIMARU, WAIMATE, WAIPUKURAU, WAIROA, WANGANUI, WHAKATANE.

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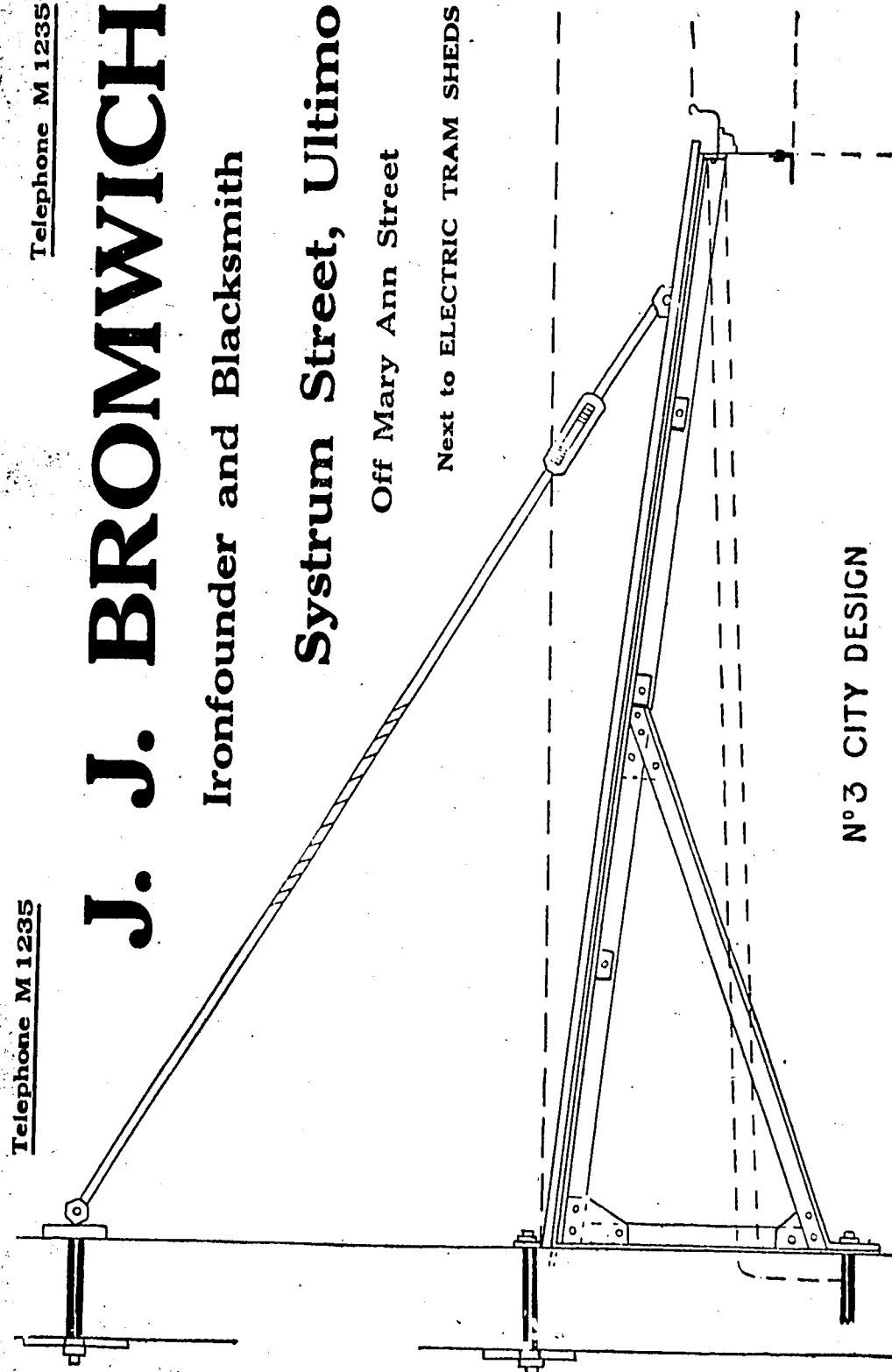
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N°3 CITY DESIGN