

Letters to be addressed to  
"The Manager"  
Registered Cable Address  
"ALEXIS"  
Inland Telegraphic Address  
"LOAN MERCANTILE"

New Zealand Loan and  
Mercantile Agency Company  
Limited.

OAMARU, 29th November, 1915

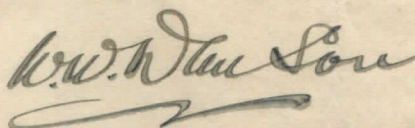
TO WHOM IT MAY CONCERN.

I have much pleasure in stating that I have known Mr Frank Hay for the last 16 years. A great part of this time he has served under me in the N.Z.Loan & Mercantile A.Co.'s Stores at Oamaru, and for the last 10 years he has been Head Storeman, filling this position with entire satisfaction to his employers.

I may here state that I consider Mr Hay is one of the most competent men in all Branches of Store work that I have ever had under me. He has a thorough knowledge of all kinds of grain and seeds, is conscientious, careful and very correct in his stocks, in fact a most reliable man. Anything he takes in hand he will carry out in a thorough manner.

I can therefore recommend him with pleasure to anyone who may require his services.

Yours faithfully,



PRODUCE SALESMAN,

for N.Z.Loan & Mercantile A. Co. Ltd.

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I have great pleasure in giving this testimonial to Francis Hay, who has been in the Company's employ here for about 16 years, during 10 of which he has filled the position of Head Warehouse-Keeper. My experience of him covering the last 10 years has been highly satisfactory in every way. I consider him to be not only an excellent storeman, but a most reliable employee, a hard worker, and in fact quite exemplary in every department of his work.

He is leaving us entirely of his own accord, and indeed we part from him with very sincere regret. I shall always be glad to hear of his success in life and can very warmly recommend him to anyone requiring the services of a thoroughly trustworthy man.

Yours faithfully,

*Frank Tennant*

MANAGER.