

With Kind Thoughts

and every

Good Wish

for

Christmas

and

the New Year

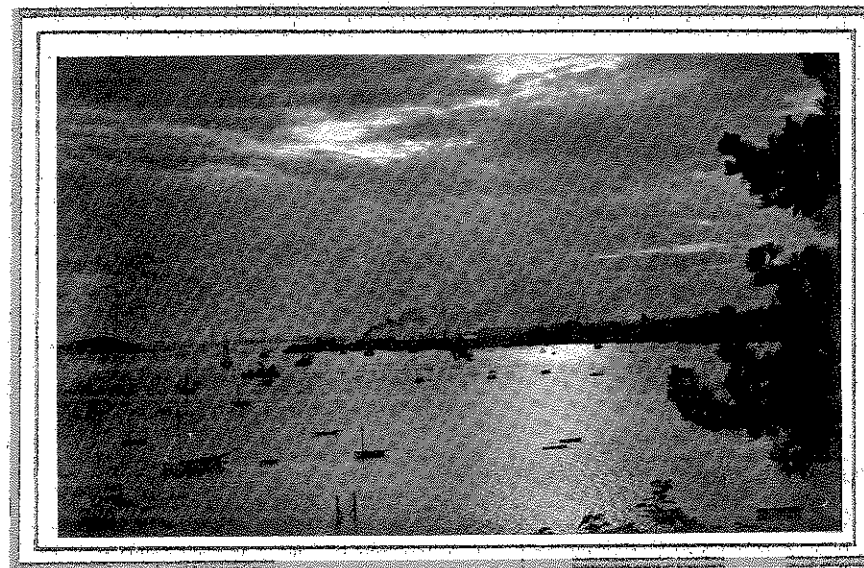
from

Mr. and Mrs. Geo. Fowlds and Family.



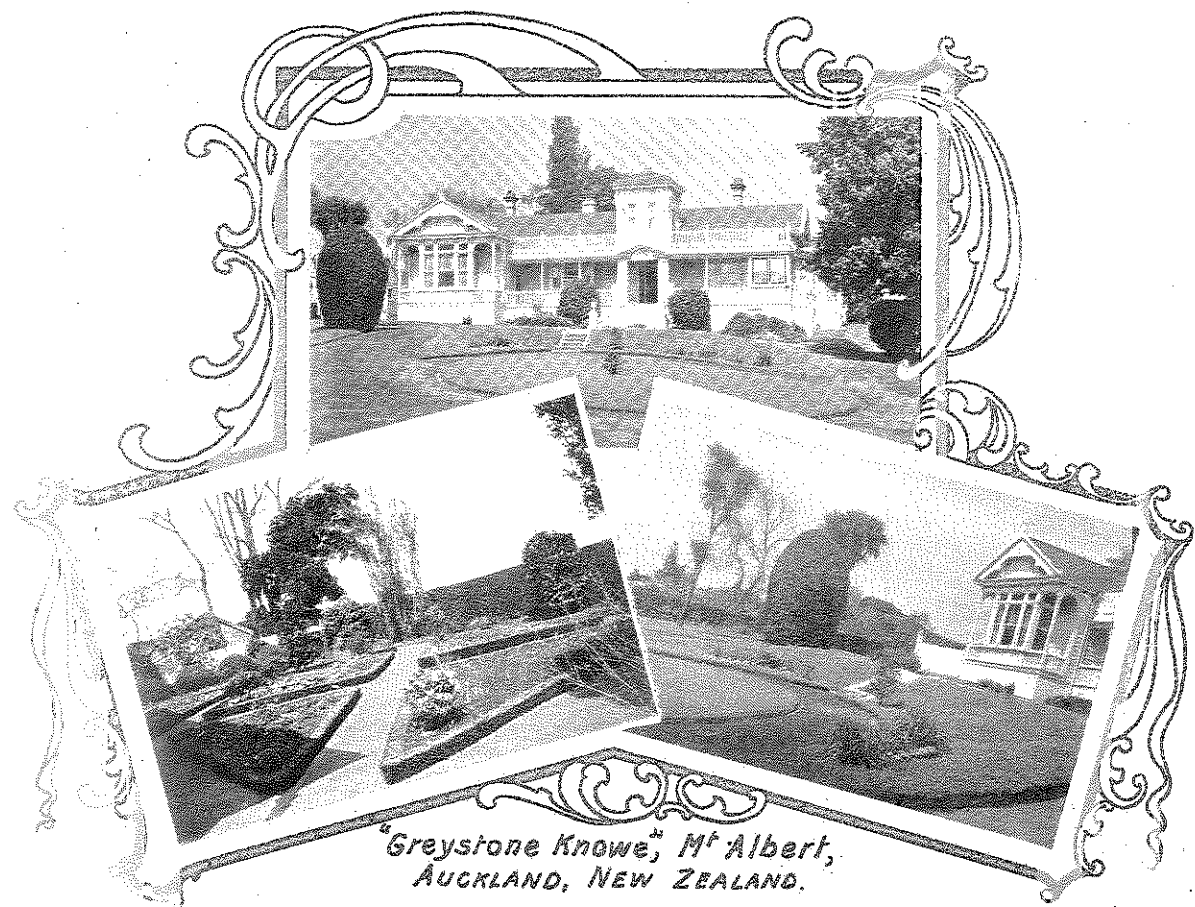
2-420

AUCKLAND HARBOUR.



H. J. GRAPHIC





*"Greystone Knowe", Mt Albert,
AUCKLAND, NEW ZEALAND.*

