

**NEW ZEALAND INSURANCE COMPANY.**

(FIRE AND MARINE.)

Capital, £250,000. Established, 1859.  
With Unlimited Liability of Shareholders.

Offices of Otago Branch :

**HIGH STREET, DUNEDIN,**

Opposite the Custom House and Railway Station,

With sub-Offices in every Country Town throughout the Province.

**FIRE INSURANCES**

Are granted upon every description of Buildings, including Mills, Breweries, &c., Stock and Furniture; also, upon Hay and Corn Stacks, and all Farm Produce, at lowest current Rates.

**SUB-AGENCIES.**

Port Chalmers	...	William Elder
Green Island	...	A. G. Allan
Tokomairiro	...	Jas. Elder Brown
West Taieri	...	David Grant
Balclutha	...	Stewart & Gow
Lawrence	...	Herbert & Co.
Waikouaiti	...	W. C. Ancell
Palmerston	...	John Keen
Oamaru	...	George Sumpter
Kakanui	...	James Matheson
Otakia	...	Henry Palmer
Naseby	...	J. & R. Bremner
Queenstown	...	T. F. Roskrugge
Otepopo	...	Chas. Beckingsale
Cromwell	...	Chas. Colclough

This Company has prior claims upon the patronage of New Zealand Colonists, as it was the first Insurance Company established in New Zealand; and being a Local Institution, the whole of its funds are retained and invested in the Colony. The public, therefore, derive a positive benefit by supporting this Company in preference to Foreign Institutions.

GEORGE W. ELLIOT,  
Agent for Otago.

**VICTORIA INSURANCE COMPANY.**

FIRE AND MARINE.

Established 1849.

Capital.....£200,000.  
PRINCIPAL OFFICE, NEW ZEALAND  
Manse Street, Dunedin,

Insurances of every description effected at lowest current rates, and claims promptly met. Losses can be made payable in any part of New Zealand or the Australian Colonies.

W. D. MEARES,  
Resident Secretary.



**COBB AND CO'S**

Telegraph Lines of

**ROYAL MAIL COACHES**

J. CHAPLIN AND CO.,.....Proprietors.  
Leave the Booking Office, Manse street, next Wain's Hotel, for all parts of the Province.  
CARRIAGES.

J. C. and Co., have always on hand the newest designs in Broughams, Barouches, Phaetons, Waggonettes, and American Buggies of every description.

**CARRIAGES BUILT TO ORDER.**

All Timber used in their Manufactory has been carefully selected and imported direct from America, and seasoned for years before working.

Repairs done in a superior manner, with all possible dispatch, and at the lowest rates.

MANUFACTORY AND REPOSITORY,  
STAFFORD STREET.

Superior carriage and buggy pairs, saddle horses and hacks, always on hand for sale or exchange.

Horses broken to saddle and harness.

COBB & CO,  
Manse street, Dunedin, next to Wain's Hotel.

**DOMINICAN CONVENT  
BOARDING AND DAY SCHOOL FOR  
YOUNG LADIES.**

**T**HE Course of Instruction comprises an English Education in all its branches, French, German, and Italian Languages and Literature; Music, Singing, Plain and Fancy Work, Drawing, Painting, etc., etc.

For Terms and further particulars, apply to the

**LADY SUPERIOR,  
DOWLING STREET, DUNEDIN,  
or St. DOMINICK'S PRIORY, WAIKARI.**

Visiting hours, on Wednesday and Saturday, from 2 to 4 p.m.

Respectable references are required.

**J O H N P E R R Y ,**

**RETAIL CABINETWORKER,  
GREAT KING STREET, Opposite the Police  
Station, Dunedin.**

Bedsteads of every description, Drawers, Chiffoniers, Sofas, and Chairs at lowest rates.

Country orders promptly attended to.

**NOTICE TO EVERYBODY.  
CLIFFORD, MORRIS, AND CO.**  
I wish to intimate to the ladies and gentlemen of Dunedin and of the suburban and Country Districts, that in consequence of their business increasing so rapidly during the la season, they have found it necessary to

**ENLARGE THEIR PREMISES,** and they now respectfully invite the public to inspect their New and Magnificent Gallery on the ground floor, just completed and now open to the public.

The prices are as reasonable as ever, viz. :—From 12s 6d per dozen.

C. M. and Co. being in receipt of the latest arrangements in Portraiture every month are now prepared to take Portraits in the

Newest and Most Approved Styles, viz. :—Rembrandt or Shadow Pictures, Cameos, Medallions, Cameo Vignettes, Vignettes, Family Groups, &c.

Children taken instantaneously in any weather.

Operating Artists: Messrs CLIFFORD and MORRIS.

Printing Department conducted by Mr A. F. VIVIAN, late of Johnstone, O'Shaughnessy and Co., Melbourne.

Tinting and Coloring by Mrs CLIFFORD and Assistant.

The Otago Portrait Galleries now consist of two studios, two printing rooms, five waiting rooms, reception room, office, &c.

Negatives carefully preserved.

Carte-de-visite copies to be had at any time, 1s each. 2,000 specimens always on view. Pictures delivered to all parts of town and country.

The Galleries are open from 9 a.m. till 7 p.m.

Note the Address—  
**FLEET STREET, DUNEDIN**

**T H E I M P E R I A L L I V E R Y A N D B A I T  
S T A B L E S ,**

Princes Street South, Dunedin.

G DODSON . . . . Proprietor.

[A CARD.]

**T H O M A S R O B S O N ,  
T A I L O R , C L O T H I E R ,  
A N D H A B I T - M A K E R ,**

(Next door to Athenæum), OCTAGON,  
Has a large and varied assortment of Tweeds for Spring and Summer wear.

**J. A. M A C E D O ,  
CATHOLIC BOOKSELLER.**

Princes street, south:

**TO THE CATHOLIC PUBLIC.**

J. A. MACEDO begs to intimate to the Catholic Public of Dunedin, and its suburbs, that in order to supply a long-felt want, he has determined to establish a **CATHOLIC CIRCULATING LIBRARY** at his Book Depot, Princes street, where for the slight outlay of two shillings per month, the Catholic reader can select a variety of works from the most extensive collection of Irish and Catholic books in New Zealand.

J. A. M. would respectfully remind those who take an interest in the diffusion of Catholic literature, that they should avail themselves of this favorable opportunity, the beginning of the New Year, to lend their patronage and support to this much-needed institution—a Catholic Circulating Library.

The following are a few of the Works on hand:—

**PRAYER BOOKS.**

Key of Heaven,	from	1s to 6s
Catholic Piety	"	1s to 9s
Garden of the Soul	"	1s to 30s
The Path to Heaven	"	3s to 9s
Crown of Jesus	"	3s to 18s
The Mission Book	"	3s to 5s 6d
Roman Missal	"	1s 6d to 7s 6d
The Lamp of the Soul	"	5s 6d to 7s 6d
The Catholic's Vade Mecum,	from	7s to 9s
The Church Manual,	3s	

**G R O V E S B R O T H E R S ,**

**ENGLISH AND AMERICAN COACH  
MAKERS,**

**HIGH STREET, DUNEDIN.**

Repairs receive prompt attention.

**J A M E S W A L L S  
WHOLESALE AND RETAIL  
I R O N M O N G E R ,**

Corner of Princes and Walker streets, Dunedin.  
Fencing wire, Nos. 6, 7, 8, 9, 10. Fencing Staples, Wire Strappers, and Corrugated Iron. Register Grates, Fenders and Fireirons; also a general assortment of Builders Ironmongery, Oils, Paints, Colors, Kerosene Oil, Lamps, etc. N.B.—Country orders carefully attended to.

**R O B I N A N D C O . ,**  
Coach Builders and Importers,

Stuart street,

Have on Hand and for Sale—

**BUGGIES AND EXPRESS WAGGONS,**

Repairs receive prompt attention.

**J A M E S M ' N E I L S I M P S O N  
(Late of Simpson and Asher),  
WHOLESALE AND RETAIL BUTCHER,  
O T A G O B U T C H E R Y ,**

**GEORGE STREET (A FEW DOORS  
FROM OCTAGON), DUNEDIN.**

Family Orders punctually attended to. Shipping Supplied. Fork Skins and Calves Rennets for sale.

**TO HOTEL KEEPERS, FARMERS, TRAVELLERS, SHEARERS, MINERS,  
And Others, compelled to drink either from necessity or gratification.**

**T H E** Devonshire Unfermented Draught Cider, obtainable only from the undersigned, satisfies thirst without intoxicating effects, and restores the constitution after severe drinking. It will be found of special value to those who suffer from gout, or from being too full-blooded and corpulent.

This Cider makes splendid Shandygaff, and mixes successfully with all descriptions of Wines and Spirits, and will keep four months on draught.

**HUTCHISON & CO.,  
DEVONSHIRE CIDERISTS AND IMPORTERS  
Dunedin, Christchurch, and Auckland.**