

actual cost. And if the houses were sold for deferred payments, interest would at once accrue to the company, not merely on the actual capital invested, but also on the amount of the profit, less, of course, the amount of deposit paid by the purchaser, which, however, would be in the hands of the company, and available for use otherwise.

THE OBJECTS OF THE COMPANY.

1. To make advances by way of mortgage on real estate or leasehold, on such terms as may be agreed on, the borrower to have power, when desirous, to repay such instalments, including both principal and payment.
2. To enable persons to make investments by paying.....per month, which would entitle them to receive £50, or multiples thereof, at the end of.....years. The blanks to be filled up in each case at the time the first monthly payment is made, according to tables prepared for the purpose.
3. To purchase, lease, hold, and re-sell (either for cash or deferred payments) real estate.
4. To erect houses on the lands so bought, and sell the same for cash on deferred payments.
5. To receive money on deposit, and pay interest thereon for such term and at such rate as may be fixed from time to time.
6. To make advances on other approved securities (such as Corporation or Road Board Rates).
7. To afford facilities for the improvement of land.

8. To do all such other things as are conducive or incidental to the attainment of the above objects, or any of them.
Applications for shares may be made to the undersigned.

LOUIS BASCH, Interim Secretary,
Temple Chambers, Princes-st., Dunedin.

FORM OF APPLICATION.

To the Directors of the "Colonial Building and Investment Company" (Limited).

GENTLEMEN,—
In accordance with the terms of your prospectus, I hereby apply for Shares in the "Colonial Building and Investment Company," at _____, the sum of _____, being a deposit of one shilling per share on _____ shares, I request you to allot me that number, and I hereby agree to accept the same or any smaller number that may be allotted to me, subject to the conditions contained in the said Prospectus, and to pay the instalments thereon in accordance with the said Prospectus.

I am,
Gentleman,
Signature.....
Name (in full).....
Address.....
Description, or occupation.....
Date.....187

N E W W I N T E R G O O D S .

B R O W N , E W I N G A N D C O .

Having now opened the whole of their WINTER SHIPMENTS consisting of over FIVE HUNDRED CASES,

Are now showing the largest assortment, and best value to be obtained in Dunedin, of NOVELTIES, FURNISHING DOMESTIC GOODS, CLOTHING, UNDERCLOTHING, &c., &c.

I N S P E C T I O N I N V I T E D .

- | | | |
|-----------------|-----------------|-------------------------|
| Cheap Blankets | Cheap Hosiery | Cheap Boys' Clothing |
| Cheap Flannels | Cheap Silks | Cheap Men's Clothing |
| Cheap Flaidings | Cheap Mantles | Cheap Underclothing |
| Cheap Calicoes | Cheap Millinery | Cheap Skirts |
| Cheap Hollands | Cheap Winceys | Cheap Waterproofs |
| Cheap Skirtings | Cheap Tartans | Cheap Hats and Caps |
| Cheap Skirtings | Cheap Tartans | Cheap Ties, Collars, &c |

25 CASES New Tweeds and Cloths added to the Tailoring Department. Perfect fit guaranteed.

NOTE.—Our large Shipments for this season, coming in during rebuilding, compels us to use every means to move our stock as soon as possible. To effect this, we are marking everything at very low prices this winter, in order to induce all buyers to assist us to reduce our immense stock.

B R O W N , E W I N G A N D C O .

WHOLESALE AND RETAIL DRAPERS AND CLOTHIERS, DUNEDIN.

KING STREET BUTCHERY.

J U L I U S B A I N ,
PROPRIETOR.

Families waited upon and orders delivered punctually in all parts of the City and Suburbs.

H U G H D E V I N E ,
GREAT KING-ST.,
DUNEDIN.

Wheelwright, Blacksmith and Farrier. Jobbing work in all its branches attended to. Orders from the country will receive prompt and careful attention.
Charges strictly moderate.

J A M E S R U S S E L L ,
SADDLER,
(Opposite the Museum),
GREAT KING-ST.,
DUNEDIN.

W I L L I A M W Y B E R ,
WHOLESALE & FAMILY BUTCHER,
PRINCES STREET CUTTING,
DUNEDIN.
Shipping Supplied.

MOODIE'S LABOR INSTITUTE.
Rattray-st., Dunedin.
(Formerly of Drummond's Institute, Edinburgh.)

MASTERS and employers will be promptly and suitably supplied with workmen and servants of all kinds free of charge by communicating personally or by letter with
WM. MOODIE, LABOR AGENT.

BOOTS! BOOTS! BOOTS!

BUY only of the Manufacturer.—E. K M'LESKEY, Boot Manufacturer, Rattray street, having enlarged his stock and premises, and having all the labor-saving appliances in connection with the trade, is prepared to make every description of Boots and Shoes at lowest possible prices.

All work guaranteed.

W I L L I A M M U D G E ,
TAILOR AND CLOTHIER,
GREAT KING-ST.,
(Opposite Red Lion Brewery),
DUNEDIN.

All orders executed in first-class style, with the utmost promptitude. Repairing neatly executed. Charges strictly moderate.

O C E A N V I E W H O T E L
FORBURY.

NICHOLAS MALONEY, - PROPRIETOR.

The above Hotel is one of the handsomest buildings around Dunedin, is situate within a short distance of the Racecourse, and in close proximity to the Ocean Beach. It is built of concrete, is three storeys, commands splendid views of Dunedin harbor, and Peninsula, with Larnach's Castle in the distance.

It will be fitted up with all the latest appliances, no expense being spared to make it one of the most comfortable homes in Otago. Travellers and others from the country will find it to their interest to inquire for the above Hotel. All wines and spirits of the best quality. Charges moderate. Good stabling.

BRITANNIA IRONWORKS, CRAWFORD STREET.

C O S S E N S A N D B L A C K
Engineers, Milwrights, Blacksmiths, and agricultural Implement Makers. Small Steam Engines and all kinds of machines made and repaired. Every description of wrought iron work.

J O S E P H D Y S O N
HAT & BONNET

MANUFACTURER,

STUART-ST.—(Opposite St. Paul's)—OCTAGO N

Ladies Felt Hats cleaned and re-shaped to the latest fashions.

All orders executed in first-class style
Charges strictly moderate.

PUBLIC NOTICE.

M R . F . T . V A N H E M E R T ,
M.R.C.S.E., and L.S.A., &c.,

Begs to intimate to the inhabitants of Dunedin and surrounding district that he is about to commence practice as
CONSULTING SURGEON & GENERAL PRACTITIONER.

Having had twenty years' experience in the Colonies, and recently arrived from England, after two years' travel, during which period he visited all the principal Hospitals in Britain and the Continent, and saw all the recent improvements in the Medical and Surgical science. He has taken

Chambers adjoining the National Portrait Gallery
(late 'Daily Times' Office)
PRINCES STREET SOUTH, DUNEDIN.
Hours of Consultation; from 10 a.m. to 4 p.m.