

ENCOURAGE LOCAL INDUSTRIES,

The leading one of which is

THE NEW ZEALAND CLOTHING FACTORY,Which Employs between 300 and 400 hands to work their
WATER-POWER MACHINERY,

Capable of

PRODUCING SEVEN THOUSAND GARMENTS WEEKLY,

DUNEDIN RETAIL BRANCH:

CORNER OF PRINCES-STREET AND OCTAGON,

Under the Management of

M. R. F. LAWRENSEN,

Branches opened at Christchurch, Oamaru, Timaru, and Wellington.

MEN'S, YOUTHS' AND BOYS' CLOTHING:

A Single Garment at Wholesale Price.

HATS, SHIRTS, HOSIERY, UMBRELLAS, BLANKETS, RUGS, &c:

A Single Garment at Wholesale Price.

All Goods are marked in Plain Figures, from which no abatement
can be made.

Note the Address:—

The Dunedin Retail Branch is at the Corner of

PRINCES-STREET AND OCTAGON.

A SINGLE GARMENT AT WHOLESALE PRICE.

THOMSON AND NIVEN,
BOOK IMPORTERS,
Great King-street,Have in stock Haydock's Douay Bible, approved by the late Cardinal Wiseman, Cardinal Manning, and other eminent R.C.D.Ds.
Terms: Monthly instalments can be paid to their Agents or Canvassers in all the principal towns in the New Zealand and Australian Colonies.**MARTIN & WATSON,**
WHOLESALE AND RETAIL
COAL, WOOD, AND PRODUCE
MERCHANTS,
STUART-STREET,

Deliver to all parts of the city and suburbs Newcastle, Kaitangata, and Green Island Coals; Coke, Firewood (cut and uncut). Potatoes, Flour, Oatmeal, Oats, &c., and all kinds of produce.

Sole Agents for the famous Shag Point Coal.

NATIONAL INSURANCE COMPANY OF NEW ZEALAND.Capital—One Million. Paid-up, £50,000.
Reserve, £70,000.

THIS PURELY LOCAL OFFICE

Presents many advantages to the Insuring Public.

The Capital and Profits are

RETAINED IN THE COLONY.

THE HEAD OFFICE

And Management being Local, settlements are made without vexatious delays, or reference to offices at a distance.

LOWEST CURRENT RATES.

A. HILL JACK,

General Manager.

Offices—Custom House Square,

UNION INSURANCE COMPANY OF NEW ZEALAND.

Capital £2,000,000.

Temporary Offices: High-street, Dunedin,
(Next Bing, Harris, and Co.'s).

Dunedin Board of Directors:

Hon. Robert Campbell, M.L.C.
T. S. Graham, Esq. (of Bing, Harris, and Co.)
T. W. Kempthorne, Esq. (of Kempthorne
Prosser, and Co.)
Hugh McNeil, Esq. (of Arthur Briscoe and
Co.)

FIRE DEPARTMENT.

Insurance granted on dwelling-houses, stores, shops, buildings in which trade is carried on, merchandise, and goods of every description,

MARINE DEPARTMENT.

Hulls of ships or steamers, merchandise of all kinds, specie and wool to the United Kingdom,
AT LOWEST CURRENT RATES.W. C. KIRKCALDY, MANAGER,
High-street, Dunedin.**CITY HOTEL,**

PRINCES-STREET, DUNEDIN.

M. MURPHY,

Formerly of the Shamrock Hotel, Dunedin,
and late of Sandhurst (Victoria).

The above magnificent Hotel is now open for the reception of travellers, and is acknowledged to be the finest Hotel in the Australasian Colonies, both as regards extent of accommodation and the perfection of its appointments. The private suites of apartments are specially designed to suit the convenience and privacy of families.

Spacious and well-lighted Sample Rooms have been erected to meet the requirements of commercial travellers.

Bath-rooms, with hot and cold water and shower bath on each floor.

The Billiard-room is fitted with two of Alcock's best tables, and luxuriously furnished.

The CITY HOTEL EXPRESS in attendance on the arrival of every train and steambath.

Commodious Stabling attached to the Hotel.

Luncheon Daily at 1 o'clock.

CRICKETERS' ARMS HOTEL,
TOP OF TORY STREET, WELLINGTON.

The above Hotel having been thoroughly renovated and enlarged now possesses splendid accommodation for Boarders, Commercial Gentlemen, and Families.

Wines, Spirits, and Ales of the best brands.

J. MURPHY, PROPRIETOR.

MEDICAL DISPENSARY.

NOTICE OF REMOVAL.

G. E. DERMER,
having removed to Mr. MURPHY'S NEW BUILDINGS, above Queen's Theatre, opposite Messrs. Reith and Wilkie, Princes-street, takes this opportunity of thanking his Friends and Customers for their past favours (for the last 16 years), and solicits a continuation of their kind patronage, and being in the constant receipt of drugs and chemicals from the Glasgow Apothecaries' Company, can guarantee the quality and freshness of all medicines obtained from his Establishment:**PHENIX FIRE INSURANCE COMPANY OF LONDON.**

Established 1782.

REMOVED TO OFFICES lately occupied by MR. W. S. DOUGLAS, in Princes-st., Cutting. Protection against loss by Fire at lowest current rates.

W. M. ADAM, Agent.

M. MARSHALL,
HOMŒOPATHIC CHEMIST,

George-street Dunedin,

Has always a full Stock of Homœopathic Goods of all descriptions.

Wholesale and Retail.

Homœopathic Prescriptions carefully and accurately dispensed.

WAR CLOUD IN THE ARCADE.

Great Reduction in the Price of Leather.

HARRY HIRD,

PRACTICAL BOOTMAKER,

Has opened the Cheapest Boot Shop in town, next to M'Gill's, Arcade. Boots cheaper than ever. Gents' French Calf Elastic to measure, from 17s to £1.

Gents' soled and heeled, 4s 0d.

Ladies' " " 3s 6d.

GRIDIRON HOTEL,PRINCES-STREET, SOUTH,
DUNEDIN.

JAMES MARTIN, PROPRIETOR,

The most comfortable Family Hotel in the City. Hot, Cold, and Shower Baths at all hours during the day. Passengers called in time for all the early trains and coaches.

Private Rooms for Families.

None but the Best Brands of Liquors kept.

ALLIANCE HOTEL,
Thames-street, Oamaru.

MATHEW GRANT, Proprietor.

Good Accommodation for Boarders at Moderate Charges.

The Miners' and Mechanics' Home.

Good Stabling.

ROYAL HOTEL,
George-street, Port Chalmers.

JAMES MORKANE, Proprietor,

Wishes to intimate to his Friends and the General Public that he has purchased the above Hotel, and is now in a position to offer accommodation second to none in the colony. Under his supervision, the Royal is being entirely refitted and renovated. Meals ready at all hours. Suits of rooms for private families. Large Commercial and Sample rooms. Billiards, Livery and Bait Stables. Saddle Horses and Buggies for Hire. Carriages for Hire.

FUNERAL REFORM.
ECONOMY AND RESPECTABILITY,
Combined with the strictest decorum in the performance of its duties.

The expense of a Funeral, however COSTLY or HUMBLE, may be ascertained at the time of giving the order, and carried out according to the wishes of friends by

WALTER G. GEDDES,
Undertaker, Octagon,
DUNEDIN.W. G. G. imports Coffin Furniture of the newest designs, and every Funeral requisite. Mourning Coaches with SEPARATE COMPARTMENTS FOR CHILDREN'S COFFINS, white and black Ostrich Plumes and Head Feathers, and every equipment of the best description.
Pinking in Cloth, Silk and Satin.