

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. LAWRENSON,

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.s.
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 COM-
PANY 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 refer-
ence to offices at a distance.

LOWEST CURRENT RATES.

A. HILL JACK,
General Manager.
Offices—Custom House Square,

UNION INSURANCE COM-
PANY 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 acknow-
ledged to be the finest Hotel in the Australasian
Colonies, both as regards extent of accommo-
dation 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 steamboat.

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 splen-
did 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 continu-
ation 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 6d.

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. Car-
riages for Hire.

V.  R.**F**UNERAL 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 accord-
ing 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 COM-
PARTMENTS FOR CHILDREN'S COP-
PINS, white and black Ostrich Plumes and
Head Feathers, and every equipment of the
best description.

Pinkings in Cloth, Silk and Satin.