

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 Donay 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 Convassers 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 Sandhuist (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 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 splendid accommodation for Boarders, Commercial Gentlemen, and Families.

Wines, Spirits, and Ales of the best brand.

J. MURPHY, PROPRIETOR.

**MEDICAL DISPENSARY.**

**G. E. DERMER,**  
has removed to Mr. MURPHY'S  
NEW CITY BUILDINGS.

Dunedin, August 22, 1877.

Dear Sir.—With pleasure I add my testimony to the efficacy of your medicines for relief of Rheumatism, having on more than one occasion tried it with marked success when suffering from Sciatica and Rheumatism.—I am, dear Sir, yours very truly.

GEORGE O'BRIEN, C.E.,  
Asst. City Surveyor.  
Mr. G. E. Dermer, Chemist, &c., Dunedin.

**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. MARS HALL,**  
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.

**ROYAL HOTEL**  
George-street, Post 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.

**V. R.**

**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,