

**M. W. H A W K I N S,**

ACCOUNTANT AND COMMISSION AGENT.

Office: Princes-st., Dunedin.

Mr. HAWKINS is prepared to undertake all kinds of financial business; to negotiate Loans on freehold or leasehold properties, repayable by instalments if required; to make Advances on mercantile pastoral, agricultural, or other approved securities; and to act as Agent for absentees, trustees, or executors.

**M 'C O R M A C K & D A I L E Y,**

BOOTMAKERS,

Near Caledonian Hotel, Walker Street.

EVERY DESCRIPTION OF BOOTS MADE TO ORDER.

Fit and Workmanship guaranteed.

NOTICE.

**NO MORE HEADACHES.**—The Panama Hat is a certain cure for troubles in the head, brought on by profuse perspiration. The superior ventilating qualities of the Panama, and its lightness obviates all uneasiness in the upper storey.

Can only be had at V. ALMAO & CO's., Princes-st., Opposite Bank of New Zealand.  
6 Doz., Brussels Leather Hat Cases.

**YEEND'S SOUTHERN LINE OF COACHES.**

**L**EAVING the Empire Hotel, High st., every Monday at 9 o'clock for Tokomairiro, Balclutha, and Tuapeka. The comfort and safety of his Patrons will be the sole study of the Proprietor.

HENRY YEEND, Proprietor.

**M R. J. P. A R M S T R O N G,**

SURGICAL AND MECHANICAL DENTIST,

Stuart-st., (opposite the Wesleyan Church).

Attendance from 10 to 4.

**V I C T O R I A I N S U R A N C E C O M P A N Y.**

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.

**N A T I O N A L I N S U R A N C E C O M P A N Y O F N E W Z E A L A N D.**

CAPITAL—ONE MILLION, IN 100,000 SHARES OF £10 EACH.

PAID-UP, £50,000.

DIRECTORS:

- J. L. BUTTERWORTH, Esq.,
- JOHN CANGILL, Esq.,
- HENRY DRIVER, Esq.,
- W. J. M. LARNACH, Esq.,
- RICHARD OLIVER, Esq.,
- EVAN PROSSER, Esq.,
- GEORGE GRAY RUSSELL, Esq.,
- KRITH RAMSAY, Esq.,
- ROBERT WILSON, Esq.

The Company issues Fire Policies on Wool while shearing in Woolsheds.

Also,

Floating Policies on Wool from sheep's back, or from Woolshed, till delivered in London.

Also,

Floating policies to and from Australian and New Zealand Ports, saving much trouble to the insured.

Also,

Policies for time and voyage on Hulls of Ships and Steamers.

A. HULL JACK,  
General Manager,

Offices: Manse-street.

MARKETS.

Messrs DRIVER, STEWART AND Co. report as follows for the week ending December 17th:—

Fat Cattle—To-day bullocks realised up to L12 for best pens, and one pen of very prime cows brought L14 7s 6d. The average price per 100lb, we estimate, was a shade over 25s. Fat Sheep—550 of all

Sorts were penned, and sold at the following rates:—Say, for cross-breeds in the wool, 16s to 17s each; do shorn, 9s to 12s 3d each; merino ewes, 5s 6d each. We quote cross-breeds at 2½d to 2¼d per lb. Fat Lambs—11s to 12s 3d for best quality; 6s 6d to 9s for second do. Store Cattle—Bullocks, from L3 15s to L4 10s; cows, L2 15s to L3 10s.

Store Sheep—We have, however, placed 1000 cross-bred ewes and wethers in the wool at from 13s to 16s; and have also placed 2000 four-year-old ewes, at 4s. We quote half-breeds worth 7s 6d to 8s; good merino wethers, 4s 9d to 5s; and full-mouthed ewes, at about 4s; 5s 8d to 5s 10d for green cross-breeds; green merinos, up to 5s 7d. Dry skins, at from 2s 2d to 5s 5d, according to quality.

Hides—At auction to-day were a shade easier. We sold 160 light to medium weights at 15s 3d to 17s 9d, and a few heavy at 22s 9d.

Tallow.—None offered.

Grain.—The market continues exceedingly inactive. Wheat, prime samples are quoted at 5s; medium at 4s 6d; inferior, 4s. Oats at 3s 11d to 4s 3d, according to quality.

BISHOP MORAN'S APPROVAL.

The manner in which the NEW ZEALAND TABLET has been hitherto conducted is deserving of approval. I have no doubt the future management will be in accordance with the past, and that this journal will continue to be an excellent Catholic newspaper. Under these circumstances, I can have no hesitation in saying it deserves the generous support of all Catholics in this Colony. I beg to recommend it to them most earnestly.

Given at Dunedin, 15th July, 1873.

† P. MORAN,  
Bishop of Dunedin.

TO ADVERTISERS.

Advertisements intended for insertion in The TABLET, should reach the Publishing Office, MILLS, DICK, and Co's, Stafford street, Dunedin, not later than 10 a.m., of each Thursday evening.

Subscription to The TABLET:—Single copies, 6d.; Half-yearly, by post, 12s. 6d., in advance. Remittances to be made payable to the Secretary to the Company.

The TABLET is delivered in Dunedin on payment of 12s 6d per half-year, in advance, to the Secretary.

Mr Macedo, Bookseller, Princes street south, has been appointed an Advertising Agent for Dunedin to the TABLET.

SERVICES in St. Joseph's, Dunedin, are on Sundays and Holidays at 8 and 11 a.m., Catechism at 3 p.m., vespers at 6 30 p.m.

**New Zealand Tablet.**

FIAT JUSTITIA.

SATURDAY, DECEMBER 20, 1873.

GOVERNMENT LIFE INSURANCE AND ANNUITIES.

In a supplement to our issue last week, we published a lecture by Mr McDonogh on this subject; and in a short paragraph in our advertising columns invited the especial attention of our readers to that lecture. It is not our intention to-day to go over the ground so well treated by the lecturer; but there are a few points in reference to the New Zealand Government Insurance and Annuities, which it is of the greatest importance people should well understand.

All who have given the subject their consideration will readily admit that it is most important; indeed everyone will concede the paramount importance of making provision for old age, and for one's nearest and dearest relatives, for those who are dependent on them. Besides, anything that is calculated to promote self-denial, thrift and regularity, cannot be but most useful.

Now the Colonial Government Insurance and Annuities Department affords an opportunity of effecting all this, and that too under the most favorable circumstances. It has all the advantages of ordinary Life Insurance Companies unaccompanied with any of their disadvantages. In fact, as it appears to us it presents advantages greater than those afforded by private or joint-stock companies. The annual premiums in it are lower, and instead of the contingent security of private enterprise, it gives the certainty inseparable from a Government guarantee that the various amounts insured shall be forthcoming when due. This is a great point, and is of itself enough to decide insurers to prefer Government Life Insurance and Annuities before all others. As to this part of the subject, we refer our friends to the lecture itself, if indeed it be necessary to do so. For the matter appears so evident that no explanation or elucidation whatever is required, once it is understood that the Government of the country undertakes, the moment an insurance is effected, to pay the amount when due. This removes all anxiety as to the solvency of shareholders; the ability and honesty of managers; and the trustworthiness of book-keepers. For Government Insurance and Annuities, the faith, the revenue, and the entire property of the colony is pledged. No greater security can be. This is enough on that head.