

**SOUTH DUNEDIN HOLET,**  
Main Street, South Dunedin.

THOMAS HEFFERNAN, PROPRIETOR.

The Proprietor wishes to inform his friends and the public generally that he is now prepared to supply first-class accommodation for Boarders and Travellers. The trams pass the door every few minutes from Post Office. Good Stabling and Loose Boxes.

THOMAS HEFFERNAN, Proprietor.

**WILLIAM REID,**  
Wholesale and Retail  
SEED MERCHANT, NURSERYMAN, &c.  
HIGH STREET,  
(Grand Hotel Buildings), DUNEDIN.

Catalogue and Price List on Application.

I have a very large stock of Seeds—all of the very best that can be obtained—of Garden Flower, Agricultural, and Clover Seeds, which I sell at the Lowest Possible Prices.

My Stock of Fruit and Forest Trees are all grown by myself on the poorest exposed land I could procure, therefore they are sure to thrive well no matter where planted, which is the most important part in tree-planting. Pot Flowers cut for parties; Bouquets for Balls and Weddings on the shortest notice.

**THE EQUITABLE INSURANCE ASSOCIATION OF NEW ZEALAND.**

HEAD OFFICE:

Bond and Rattray streets, Dunedin.

BOARD OF DIRECTORS:

E. B. Cargill, Esq., Chairman.  
James Hazlett, Esq. A. Scoullar, Esq.  
James Hogg, Esq. W. Gregg, Esq.  
F. Meenan, Esq. H. Guthrie, Esq.

FIRE AND MARINE INSURANCES  
Of Every Description at  
LOWEST RATES.  
W. C. KIRKCALDY,  
Manager.

Agents and Canvassers Wanted for Town, Suburbs, and Country.

**VISITORS to CHRISTCHURCH**  
and those with engagements in the City requiring the convenience and comfort of a home—near the business centre, and in the immediate vicinity of the church and Convent Schools,—should stay at MISS KEENAN'S ENNISKILLEN BOARDING-HOUSE, Barbadoes Street South. First-class accommodation for families.

**CROWN HOTEL**  
RATTRAY STREET,  
DUNEDIN.

This Hotel is situated in a most central position, and affords splendid Accommodation to the public.

Single and Double Bedrooms. Suites of Rooms for families.  
Hot, Cold, and Shower Baths. Passengers called for early trains.

One of Alcock's Prize Billiard Tables. Terms liberal.

P. KELIGNER, Proprietor.

**BUY NO OTHER MAKE BUT**



**CHADWICK'S**  
SUPER SIX CORD  
COTTON

It is unsurpassed.

To be had at all Retail Drapers.

Sole Wholesale Agents.

SALGOOD SON & EWEN,

Dunedin,  
Christchurch,  
Auckland,  
Invercargill.

**THE SOUTH BRITISH INSURANCE COMPANY**

Effects Insurances on very description of Property at  
LOWEST CURRENT RATES.  
Claims Promptly Settled.  
Office: LIVERPOOL STREET, DUNEDIN.

**FRANCIS MEENAN**  
Wholesale and Retail  
PRODUCE AND PROVISION MERCHANT  
GREAT KING-STREET, DUNEDIN  
(Opposite Hospital.)

**DISSOLUTION OF PARTNERSHIP.**

**J. LEWIS** desires to inform the public that he still continues the UNDERTAKING BUSINESS as formerly at the Establishment, 152 George street, Dunedin.

Funerals attended in Town or Country with promptness and economy.

**HALLY AND CO.**  
GENTLEMEN'S OUTFITTERS,  
95 GEORGE STREET,  
DUNEDIN,

Would solicit the attention of gentlemen to their Stock of

—NEW HOSIERY—

—NEW GLOVES—

—NEW HATS—

—NEW SCARFS—

—SPLENDID ASSORTMENT—

—VERY BEST MAKES—

—FIRST-CLASS VALUE—

—EVERY NOVELTY—

**W. M'LAUREN,**  
TAILOR AND CLOTHIER,  
PRINCES STREET,  
(Second door from Dowling Street)  
DUNEDIN.

**SUPREME COURT HOTEL**  
STUART STREET, DUNEDIN.

C. O'DRISCOLL ... Proprietor.

**MUTUAL LIFE ASSOCIATION OF AUSTRALASIA.**

Established 1869.  
Incorporated by Act of Parliament

Head Office for New Zealand: 81 Queen street, Auckland.

DIRECTORS: Arthur Heather, Esq. A. G. Horton, Esq.

MEDICAL OFFICER: T. B. Kenderiue, Esq., M.R.C.S. England

BANKERS: The Bank of New Zealand.

SOLICITORS: Messrs. Whitaker, Russell and Buddle.

Principal Office: Sydney, N.S.W.  
Branch Offices also at Brisbane, Melbourne, and Adelaide.

BONUS YEAR, 1884.

POLICIES effected before 30th June, 1884 will participate in the

DIVISION OF PROFITS which will be made as at that date.

At the last Investigation—viz., 30th June, 1879—a surplus of £11,000 was shown, out of funds amounting to £112,746, by an absolutely pure premium valuation. At the close of the present quinquennium it may be confidently expected the

INVESTED FUNDS WILL EXCEED £350,000

The Association's Policies are *indefeasible* from date of issue, and *non forfeitable* while surrender value lasts.

Its Conservative Management secures business at a Lower Rate of Expenditure than any other Mutual Life Office established in Australia within the last 30 years, and careful selection of lives has resulted in a remarkable reduction of its yearly mortality experience, as regards number, amount, and percentage on existing assurances.

For tables of rates and full particulars apply at the head Head Office, or any of the Agencies throughout the Colony.

J. P. SPRING,  
District Agent for Otago.

**G. AND T. YOUNG,**  
Importers, Watchmakers and Jewellers,  
80, Princes street, Dunedin,

Have just landed, ex ship Dunedin, and Suez Mail Steamer, large shipments of Gold and Silver Watches; Gold and Silver Jewellers; English, French and American clocks; Silver and Electro-plated goods, etc. selected by their Mr. George Young, from the leading manufacturers in England and the Continent.

G. and T. Young, from the fact of their buying from the manufacturers direct, and for cash, and having no commissions to pay are in a position to supply the very best quality of goods at prices considerably lower than those who purchase in the markets here.

Note the address:—  
80, Princes street, Dunedin; Great North Road, Timaru; and Thames street, Oamaru.

WINTER GOODS.

**I. MARTIN**  
HAS JUST LANDED  
15 CASES NEW GOODS.  
Winter Coatings  
Winter Suitings  
Winter Trousing  
Winter Vestings  
Celluloid Collars  
Titanic Umbrella.

I. MARTIN'S

FIRST-CLASS TAILORING ESTABLISHMENT  
Princes Street.