

**NEW ZEALAND INSURANCE COMPANY.**

Established, 1859.  
(FIRE AND MARINE.)

Capital £1,000,000. Paid-up Capital and Reserves, £400,000.

With Unlimited Liability of Shareholders  
Offices of Otago Branch:  
**ATTRAY AND CRAWFORD STREETS,  
DUNEDIN,**

Opposite the Custom House and Railway Station,

With Sub-Offices in every Country Town throughout the Province:

**FIRE INSURANCES**

re granted upon every description of Buildings, including Mills, Breweries, &c., Stock and Furniture; also, upon Hay and Corn Stacks, and all Farm Produce, at lowest current Rates.

**SUB-AGENCIES.**

Port Chalmers ...	William Elder
Tokomairiro ...	Jas. Elder Brown
Lawrence ...	Herbert & Co.
Waikouaiti ...	E. Davis
Palmerston ...	T. M. Smith
Dunedin ...	L. E. Wilson
Kakani ...	Robert Mortor
Otakia, Henley, and Greytown ...	C. H. Morgan
Naseby ...	Robert Glenn
Otepopo ...	Chas. Beckingsale
Tomwell ...	Chas. Colclough
Bathans ...	Wm. McConochin
Clinton ...	James Garden
Tapanni ...	Bremner & Washer

This Company has prior claims upon the patronage of New Zealand Colonists, as it was the first Insurance Company established in New Zealand; and being a Local Institution the whole of its funds are retained and invested in the Colony. The public, therefore, derive a positive benefit by supporting this Company in preference to Foreign Institutions.

**JAMES EDGAR,**  
Manager for Otago.

**NOTICE.**

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All kinds of Jobbing Work executed on Shortest Notice.  
Estimates Given.

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Old! Successful! Trustworthy!

The latest advance in Life Insurance is illustrated in the New York Life special plans as under, viz.:

**FIVE-YEAR DIVIDEND POLICY,** which gives choice of Cash Value or continued Insurance every five years, with Mortuary Dividend of 50 per cent.

**LIMITED ENDOWMENT POLICY,** combining Insurance and Investment at reduced premium, with Mortuary Dividend of 50 per cent. and 100 per cent. of all premiums in event of death, and the

**RETURN PREMIUM POLICY,** securing the desired protection for any specified term for the **BARE INTEREST** on the premiums, the whole of which are returned, together with sum assured, in the event of death.

The public are earnestly advised **BEFORE INSURING** to acquaint themselves with the advantages and privileges offered under each of the foregoing policies, which are obtainable in no other office.

**SPECIAL NOTE.**—Notwithstanding statements to the contrary made by agents of other institutions, the public are hereby assured that all premiums taken in New Zealand are retained therein for investment, and all claims are payable in Wellington.

All particulars and information from  
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Manager for Otago.

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N.B.—Capable and energetic agents can do good business and be well remunerated by working the Return-Premium plan.

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AUCTIONEERS, COMMISSION,  
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NURSERYMEN,  
ANDERSON'S BAY, DUNEDIN,  
Invite intending Planters and others to visit the Nurseries, and inspect their large and varied stock of

FOREST AND FRUIT TREES,  
EVERGREENS, ORNAMENTAL AND  
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HEDGE PLANTS, ROSES, BULBS,  
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RATTRAY STREET,  
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Single and Double Bedrooms. Suites of Rooms for families.  
Hot, Cold, and Shower Baths. Passengers called for early trains.

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**FRESH SEEDS. FRESH SEEDS.**

**SEEDS** for the Farm and Station.  
Perennial and Ryegrass Seed, imported and local grown.

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**CLOVERS**—White Alsike, Cowgrass, Red and Trefoil.

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Our Vegetable and Flower Seeds are in great variety, and popular because reliable.

400gal. Iron Tanks, Barbed Wire, Standards, and Fencing Wire.

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**LAMBS. LAMBS. LAMBS.**  
**E. F. LAWRENCE,**  
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Is the only butcher you can depend upon.  
Buying Prime Ox Beef and Selling it at same price as others sell Old Cows

"Quality True Test of Cheapness."

100 Lambs for 1s per quarter; Sugar-cured Hams, 6d per lb; best Bacon, by the side, 4d and 5d per lb; Corned Beef and Boiling Beef, 1½d per lb; Roasts of Beef, 2d per lb.

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The Shamrock, which has been so long and favourably known to the travelling public, will still be conducted with the same care and attention as in the past, affording the best accommodation to be found in the Colony.

Suites of Rooms for Private Families.

Large Commercial and Sample Rooms.

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Paper Rulers, Engravers, Lithographers, and

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latest novelties in stationery kept in stock.

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PURE BLENDED TEAS.

We have much pleasure in intimating to our Customers and the Public generally that, to supply a long felt want, we have commenced Blending and Packing Tea under an experienced taster of many years' standing in London and this Colony. Our brands are—

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"CLUB BRAND," 3s.

Packed in half and one pound packets; also 2lb, 5lb, and 10lb tins,

All of which we Guarantee net weight.

A trial will convince Consumers that our Blends will compare favourably with any other Teas hitherto offered to the public.

In introducing our Teas we have decided in adhering to the well-known brands representing our different qualities of Coffee, which in themselves are a sufficient guarantee of good value, they having stood the test of a discerning public during the last quarter of a century.

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Both can be fixed, with or without Kerbing, at Lowest Prices.

Also, Wire Bordering, Arches, Flower Stands, Garden Seats, Wire Trellis-work for Vineries, &c.

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HYDROLEINE SOAP.**

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**BEST CLEANSING SOAP EVER USED.**

No Washing Machines, Boards, or Rubbing required.

By its use, one-half the labour is saved in washing clothes.

For Cleaning Paint and Woodwork, or for any other purpose for which soap is used, it has no equal.

Invented and Made Only by

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