



**GOVERNMENT LIFE INSURANCE DEPARTMENT.**

**LOANS ON MORTGAGE.**

From time to time a limited portion of the funds is lent on first mortgage of freshhold security, with option of repayment by fixed instalments, spread over 12, 15, or 20 years.

Half-yearly Payment for each £100.

Period of Loan—	£ s. d.
Twelve years	6 4 7
Fifteen years	5 8 9
Twenty years	4 13 8

Loans repayable by instalments whereby principal and interest are both liquidated within a given time, and on terms of most favourable character, present marked advantages to settlers and others.

The borrower may, before the expiry of the full period, redeem the loan, with or without notice, on terms which can be ascertained at this office, or at any of the offices of this Department, where also forms of application can be obtained.

For full particulars as to loans, apply to the Head and Branch Offices and Post Offices.

F. W. FRANKLAND,  
Actuary and Principal Officer.  
D. M. LUCKIE,  
Commissioner.

**FRANCIS MEENAN**  
WINE AND SPIRIT MERCHANT,

Wholesale and Retail

PRODUCE AND PROVISION MERCHANT

GREAT KING STREET, DUNEDIN

(Opposite Hospital).

Cash buyer of Oats, Butter and Potatoes

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

HEAD OFFICE—

RATRAY STREET, DUNEDIN,  
Opposite Triangle, near Railway Station.

FIRE, MARINE, LIFE, ACCIDENT.

Lowest Rates of Premium.

W. C. KIRKCALDY,  
General Manager.

Suites of OFFICES in New Building TO LET. Apply

THE EQUITABLE INSURANCE ASSOCIATION OF NEW ZEALAND.

**READ BROTHERS BULL-DOG BEER.**

The Finest Bottled Ale and Stout imported.

Further supplies Now Landing ex Taranaki, in pints and quarts—champagne bottles.

Trade Mark. DOG'S HEAD (see model), of which the President of the Bull-Dog Club in London writes to Messrs Read Brothers as follows:—"The finest British Bull-Dog ever known was Champion 'Crib,' owned by Mr Thomas Turton, of Sheffield. But 'every dog has his day,' and 'Crib' has long since departed. Your admirable model may, however, be considered to represent a typically perfect dog. If your Beer carries as good a head as your dog it will be hard

"(Signed) JAMES W. BERRIE,

"President of the Bull-Dog Club."

Orders for the above Beer promptly executed by

W. & G. TURNBULL & CO.,

Agent for Dunedin.

**DR. SPEER'S PRIVATE DISPENSARY,**

WELLINGTON.

Established for the Scientific and Speedy Cure of

**CHRONIC, NERVOUS, AND SPECIAL DISEASES.**

THE EXPERT SPECIALIST, DR. SPEER, is a Regular Graduated Physician educated at Harvard College, U.S. He has devoted a lifetime to, and is acknowledged to be the most Expert Physician in his Specialty in the United States.

YOUNG MEN AND MIDDLE-AGED MEN

Who suffer from Nervous and Physical Debility, Loss of Energy or Memory, Eruptions on the Face, Mental Depression, Kidney and Bladder Troubles, etc., will do well to consult, Dr. Speer.

**HOSPITAL EXPERIENCE.**

Having been Physician in one of the leading Hospitals of the U.S. enables him to treat all private troubles with excellent results. He wishes it distinctly understood that he does not claim to perform impossibilities, or to have a miraculous power; he claims only to be a skilled and successful Physician, thoroughly informed in his Specialty.

**CHRONIC DISEASES OF MEN AND WOMEN.**

All applying to him will receive his honest opinion of their complaints. No experimenting

He will guarantee a Positive Cure in every case he undertakes, or forfeit £200.

Consultation in Office or by Post, FREE.

N.B.—All Medicines necessary for a complete cure can be sent secure from observation on receipt of symptoms.

The Doctor's famous Pills, 1s and 2s per box. Ointment, 1s 6d per box. This Ointment positively cures irritation, itching, and all skin diseases. By post, 2d extra.

CHARGES MODERATE. EXAMINATION AND ADVICE, FREE

Call or Address: D R. H. J. SPEER,

NORTHERN CHAMBERS (Next Empire Hotel).

Office Hours: 10 to 12 a.m.; 2 to 4, 6 to 8 p.m. Sundays, 10 to 12. P. O. Box 346.

N.B.—AS A TEST

DR. SPEER will send a trial bottle of his medicine free of charge (carriage excepted) to any person applying to him who will give full particulars of their trouble. This will demonstrate his unbounded confidence in these wonderful remedies, which are only known to himself, and which for over two years have achieved such unvaried success in his New Zealand practice.

All applicants for a trial bottle of his medicine must enclose 2d stamp for reply.

**ADVERTISING CHEATS!!!**

"It has become so common to begin an article in an elegant interesting style,

"Then run it into some advertisement, that we avoid all such,

"And simply call attention to the merits of Dr. Soule's American Hop Bitters in as plain, honest terms as possible,

"To induce people

"To give them one trial, which so proves their value that they will never use anything else."

"THE REMEDY so favourably noticed in all the papers, religious and secular, is

"Having a large sale and supplanting all other medicine.

"There is no denying the virtues of the Hop plants, and the proprietors of Dr. Soule's American Hop Bitters have shown great shrewdness and ability. \* \* \*

"In compounding a medicine whose virtues are so palpable to everyone's observation.

**DID SHE DIE ?**

"No !

"She lingered and suffered along, pining away all the time for years."

"The doctors doing her no good ;"

"And at last was cured by this Dr. Soule's American Hop Bitters the papers say so much about."

"Indeed ! Indeed !"

"How thankful we should be for that medicine."

**A DAUGHTER'S MISERY.**

"Eleven years our daughter suffered on a bed of misery,

"From a complication of kidney, liver, rheumatism, and Nervous debility,

"Under the care of the best physicians,

"Who gave her disease various names,

"But no relief,

"And now she is restored to us in good health by as simple a remedy as Dr. Soule's American Hop Bitters, that we had shunned for years before using it."—THE PARENTS.

**FATHER IS GETTING WELL.**

"My daughter says :

"How much better father is since we used Dr. Soule's American Hop Bitters."

"He is getting well after his long suffering from a disease declared incurable."

"And we are so glad that we used your Bitters."—A LADY of N. Y.

None genuine without a bunch of green hops on the white label, and Dr. Soule's name blown in the bottle. BEWARE of all the vile poisonous stuff made to imitate the above.

**HARP OF ERIN HOTEL**  
QUEENSTOWN.

MRS. M'BRIDE ... Proprietress.

The above commodious and comfortable hotel offers first-class accommodation to tourists and others visiting the Lake scenery



THE GREATEST

WONDER OF MODERN TIMES!

**HOLLOWAY'S PILLS**

Long experience has proved these famous remedies to be most effectual in curing either the dangerous maladies or the slighter complaints which are more particularly incidental to the life of a miner, or to those living in the bush.

Occasional doses of these Pills will guard the system against those evils which so often beset the human race, viz.—coughs, colds, and all disorders of the liver and stomach—the frequent forerunners of fever, dysentery, diarrhoea, and cholera.

**HOLLOWAY'S OINTMENT**

Is the most effectual remedy for old sores, wounds, ulcers, rheumatism, and all skin diseases; in fact, when used according to the printed directions, it never fails to cure alike, deep and superficial ailments.

The Pills and Ointment are Manufactured only at

533, OXFORD STREET, LONDON,

And are sold by all Vendors of Medicines throughout the Civilized World; with directions for use in almost every language.

Beware of counterfeits that may emanate from the United States. Purchasers should look to the Label on the Pots and Boxes. If the address is not 533, Oxford Street, London, they are spurious.