



GOVERNMENT LIFE INSURANCE DEPARTMENT.

CHIEF ADVANTAGES.

Low premiums and large bonuses.
Funds kept in New Zealand.
Claims paid immediately after proof of death.
Most liberal conditions.
Low New Zealand mortality.
Economical management.
State security.

TOTAL SUM ASSURED (including Bonus Additions) ... £7,135,243
TOTAL FUNDS (the whole invested in New Zealand) ... £1,323,403
In addition to the above funds, the office has an ANNUAL INCOME of over ... £268,000

The Surplus Cash Profits in 1885 were £242,556

OPENING OF TONTINE SAVINGS FUND SECTION

Tontine Savings Fund System Policies are now being issued.
New Assurers and existing Assurance Policyholders will be allowed to join this section.
All profits accruing after entering the section are set apart to be divided among the policyholders remaining in the section at the end of 1890, when liberal returns in cash are anticipated.

The principles of the Tontine and mode of keeping accounts are not kept secret, as in case of other Tontines advertised.

* Information can be obtained at the Head Office and all Branches and Agencies, and also from the Travelling Agents of the Department.

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—

RATTRAY 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.

QUESTIONS ANSWERED!!!!

Ask the most eminent physician
Of any school, what is the best thing in the world for allaying all irritation of the nerves, and curing all forms of nervous complaints, giving natural, childlike, refreshing sleep always?

And they will tell you unhesitatingly

"Some form of Hops!!!!"

CHAPTER I.

Ask any or all of the most eminent physicians:

"What is the only remedy that can be relied on to cure all diseases of the kidneys and urinary organs; Bright's disease, diabetes, retention, or inability to retain urine, and all the diseases and ailments peculiar to Women?"

"And they will tell you explicitly and emphatically "Buchu!"

Ask the same physicians

"What is the most reliable and surest cure for all liver diseases or dyspepsia, constipation, indigestion, biliousness, malaria, fever, ague, &c.," and they will tell you
"Mandrake! or Dandelion!!!!"

Hence, when these remedies are combined with others equally valuable,

And compounded into Hop Bitters, such a wonderful and mysterious curative power is developed, which is so varied in its operations that no disease or ill health can possibly exist or resist its power, and yet it is

Harmless for the most frail woman, weakest invalid or smallest child to use.

CHAPTER II.

"Patients

"Almost dead or nearly dying"

For years, and given up by physicians, of Bright's and other kidney diseases, liver complaints, severe coughs, called consumption, have been cured.

Women gone nearly crazy!!!!

From agony of neuralgia, nervousness, wakefulness, and various diseases peculiar to women.

People drawn out of shape from excruciating pangs of rheumatism, inflammatory and chronic, or suffering from scrofula.

Erysipelas!

"Salthreum, blood poisoning, dyspepsia, indigestion, and in fact almost all diseases frail

"Nature is heir to"

Have been cured by Hop Bitters, proof of which can be found in every neighbourhood in the known world.

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 artists 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 man, 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 chafe, 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.