

S. & C.

SCOULLAR & CHISHOLM.

S. & C.

CHEAPEST FURNITURE AND FURNISHING WAREHOUSE IN DUNEDIN.

Austrian Chair 6s 6d; Five-frame Brussels Carpets, 4s; Full size Iron Bedstead with Spring Mattress, £2 5s

— ALL GOODS EQUALLY CHEAP. —

FURNITURE IN NATIVE TIMBER A SPECIALTY.

S. & C.

SCOULLAR & CHISHOLM.

S. & C.



GREAT

CLEARING

SALE!

NOW GOING ON

— AT —

CONTINENTAL BOOT DEPOT,

Princes Street (opposite Post Office),

DUNEDIN.

NEW YORK LIFE

INSURANCE COMPANY.

ESTABLISHED 1845.

Assets, £17,000,000; Income, £1,500,000.

The above Company has been established and conducted on the most liberal principles. Annual bonuses declared.

No policy forfeited on account of non-payment of premium.

Recent published results cannot be excelled by any Company in the world, as for example:—

Policy No. 61,800, J. Campbell, Bradford, Yorkshire; £1,000, 15 years' endowment; age 25.

Annual premium £66 0 5
Total premiums paid 990 6 3

Options offered:

(1) Cash after 15 years' insurance 1,483 15 2

(2) Paid-up policy 4,036 0 0

(3) Annuity for life 99 11 10

Policy No. 92,440, John W. Close, Leeds, England; £1,000; 15 years endowment, by ten payments; age 40.

Annual premium for 10 years £91 7 5
Total premiums paid... .. 913 14 2

Options offered:

(1) Cash value... .. 1,558 9 2

(2) Paid-up policy 2,960 0 0

(3) Annuity for life 139 11 10

The first-named benefit represents a refund of all premiums paid, with over 5 per cent. compound interest, and insurance against death (£1,000) for 15 years for nothing.

All claims are payable in the Colony, and all moneys received here are retained for investment.

WM. DAVIDSON,

Manager for Otago.
New Zealand Insurance Buildings,
Battray street, Dunedin.SANITARY PIPE AND STONEWARE
FACTORY, KENSINGTON.

THE undersigned having purchased the above Works, is prepared to sell at Lowest Current Rates.

J. H. LAMBERT.

NORTH-EAST VALLEY AND KENSINGTON.

SPOT CASH NOX ALL.—It is knocking all rivals out. Cash on the spot again wins. Public Benefit Boot Co.

SPOT CASH we must have to enable us to squeeze a living profit from a bed-rock price. Public Benefit, Dunedin.

SPOT CASH will secure inducements that no other consideration would secure. Public Benefit Boot Co.

SPOT CASH is the trusty friend, the powerful advocate, more eloquent than the human tongue. Public Benefit.

SPOT CASH Conquers.—Backed by this mighty ally, we win a red-hot victory. Public Benefit, Dunedin.

SPOT CASH for perfect stem winners, or hard pan specialties. Public Benefit Boot Company, Princes street, Dunedin.

WIDE AWAKE Shoebuyers. Headquarters for every sort. Spot Cash. Public Benefit Boot Company, Dunedin.

BIG DRIVES.—Those who wish to dig at root of prices try Public Benefit Boot Company, Dunedin.

HARD HITTING BARGAINS. Spot Cash again wins. Public Benefit Boot Company. 46 Princes street, Dunedin.

SPOT CASH takes them quick. No chance to make old stock here. Public Benefit Boot Company, Dunedin.

SPOT CASH is Invincible, Infalible, Omnipotent. The solid rock of bottom prices has been struck. Public Benefit.

GO SEE the great difference between Spot Cash and Credit. Public Benefit Boot Company, 46 Princes street, Dunedin.

SPOT CASH is for live. Boot and Shoe buyers. Solid bargains Sell like hot cakes year round. Public Benefit Boot Co., Princes street, Dunedin.

D. MAHONEY,

SHAMROCK HOTEL,

MAIN NORTH ROAD, TIMARU

Is prepared to offer

FIRST-CLASS ACCOMMODATION

To all those who may favour him with their patronage.

SUITES OF ROOMS FOR PRIVATE FAMILIES.

BATHROOMS. BILLIARD ROOM.

Wines and Spirits of the Best Brands.—Best XXXX Beer always on Tap.

D. MAHONEY,
Proprietor.UNION STEAM SHIP
COMPANY OF NEW
ZEALAND, LIMITED

The above Company will despatch steamer as under:—

FOR OAMARU.—BEAUTIFUL STAB s.s. on Tuesdays and Fridays. Passengers from Dunedin wharf a 10 p.m. Cargo till 3 p.m.

FOR LYTTTELTON, WELLINGTON, PICTON, NELSON, TARANAKI, AND MANUKAU.—ROTORUA, s.s., on Monday, August 20. Passengers 3 p.m., from wharf.

FOR AUCKLAND, VIA LYTTTELTON WELLINGTON, NAPIER, and GISBORNE.—MARAROA, s.s., on Wednesday, August 22.

FOR MELBOURNE, VIA BLUFF AND HOBART.—ROFOMAHANA, s.s., on Thursday, August 23.

FOR SYDNEY, VIA LYTTTELTON, WELLINGTON, NAPIER, GISBORNE, and AUCKLAND.—TARAWERA, s.s., on Wednesday, August 29.

FOR SYDNEY, via OAMARU, LYTTTELTON, and WELLINGTON.—WAIHORA, s.s., on Monday, August 20.

FOR FIJI, from AUCKLAND.—WAINUI, s.s., about Saturday, August 18.

FOR TONGA, SAMOA, and TAHITI.—RICHMOND, s.s., from Auckland about August 23. Freight and passengers booked through. Full particulars on application.

SPECIAL CARGO AND PASSENGER SERVICE.

Reduced Fares by these Steamers.

For TIMARU, AKAROA, LYTTTELTON, WELLINGTON, NELSON, and WESTPORT.—MAPINAPUA s.s., on Friday, August 24. Passengers from Dunedin Wharf at 4 p.m.

For GREYMOUTH (taking cargo for Hokitika) via Oamaru, Timaru, Lyttelton, and Wellington.—MAWERA, s.s., early. Cargo at Wharf.

For AUCKLAND, via Oamaru, Timaru, Lyttelton, Napier, Gisborne and Tauranga, OMAPERE, s.s., early.

OFFICES: Corner of Vogel, Water, and Cumberland streets.

A. J. CRIBB,
TAILOR,

(Next to Mr. Dallas, Saddler),

RIDGWAY STREET, WANGANUI,

Has much pleasure in notifying that he has taken the above shop, where he will be prepared to receive orders for Gentlemen's Tailoring in all its branches.

Charges Moderate. Terms Cash.

RAILWAY HOTEL,

TAUPO QUAY, WANGANUI,

THOS. CODY, Proprietor.

Good accommodation for boarders and travellers.

Best brands of liquors kept in stock.