



OUR WELLINGTON OFFICE

## THE NATIONAL MUTUAL LIFE ASSOCIATION OF AUSTRALASIA, LTD.

The oldest Victorian Mutual Office, and one of the Leading Offices of the World. Established 1869.

MODERATE PREMIUMS. LARGE BONUSES. PROMPT SETTLEMENTS.

Accumulated Funds—Three-quarters of a Million. Annual Income exceeds £200,000. The First Office in the World to introduce the NON-FORFEITURE PRINCIPLE. Assurance effected on First-Class Lives up to £5000. Policy-Holders number over 20,000. Funds increasing at the rate of over £100,000 annually. The Melbourne *Argus* styles the National Mutual "A YOUNG FINANCIAL GIANT."

In framing the Articles of Association, the Experience of the best Life Offices in Great Britain and the United States of America was well considered, and wherever a sound and liberal feature was found it was adopted. The result is that THE NATIONAL MUTUAL has been enabled to combine in one office all the advantages to Assurers which have been proved to be consistent with Security, and at the same time to hedge in the institution with all the safeguards which have been found necessary to stability and success.—Further particulars concerning the National Mutual can be obtained from Mr. E. T. SMITH, District Agent, or from National Mutual Office:

THOS. BRACKEN, Local Sec.  
Bank of Australasia Buildings, Bond Street, Dunedin.  
Head Office: Wellington. S. G. MARTIN, Resident Sec.

## CARD.

**N. M O L O N E Y,**  
COMMISSION AGENT AND VALUATOR,  
ROBERT BURNS HOTEL,  
GEORGE STREET, DUNEDIN.

**F R A N C I S M E E N A N**  
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 ASSO-  
CIATION 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 to beat.

"(Signed) JAMES W BERRIE,  
"President of the Bull-Dog Club."

Orders for the above Beer promptly executed by

W. & G. TURNBULL & CO.,

Agents for Dunedin.

### GOVERNMENT LIFE INSURANCE DEPARTMENT.

#### LOANS ON MORTGAGE.

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

Period of Loan—	Half-yearly Payment for each £100.
Twelve years ... ..	£ 8. 4
Fifteen years ... ..	6 4 7
Twenty years ... ..	5 8 9
	4 13 8

Loans repayable by instalments whereby principal and interest are both liquidated within a given time, and on terms of a 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

### DAVID SCOTT,

ORNAMENTAL  
LEAD LIGHT AND CHURCH  
WINDOW MANUFACTURER  
GLASS EMBOSSER  
AND  
SIGN WRITER,  
OCTAGON,  
DUNEDIN.

### BARRETT'S HOTEL LAMBTON QUAY, WELLINGTON.

C. O'DRISCOLL ... .. Proprietor.  
(Late of the Supreme Court Hotel, Dunedin.)

Begs to inform his numerous friends and the public generally that he has taken the above Hotel. It is centrally situated, has been recently built, and is well furnished: Hot, Cold, and Shower Baths. Good Accommodation for visitors and Boarders. Charges moderate. Spacious Handball Court attached

Dunedin XXXX Ale always on Tap.

C. O'DRISCOLL Proprietor

### SOUTHERN CROSS HOTEL, ADDINGTON.

**THIS FAMILY HOTEL,** replete with every convenience for Travellers and Boarders, is situated on the important Addington Junction, in close proximity to the Canterbury Sale Yards, Canterbury Agricultural Society's new Show Grounds, and Government Workshops.

Good Stabling, including loose boxes and yards.

Trams pass every half-hour.

P. BURKE.

### VENETIAN BLINDS

VENETIAN BLIND

At Moderate Prices.

PATERSON BURK & CO.,  
STUART ST.  
(Opposite St. Paul's Church.)

### 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 ails, deep and superficial ulcers.

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 using 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.