

# DONAGHY'S BINDER TWINES.

NOTICE TO FARMERS.

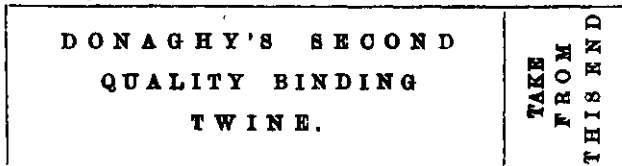
It having been represented to us that an intermediate quality of Twine between our PRIZE MEDAL DOUBLE-BEELED MANILLA and N.Z. Flax Brands was required to meet the Competition (IN PRICES) of inferior Makes, we have decided to manufacture

## SECOND QUALITY TWINE

(Half Manilla Fibre and half New Zealand Flax).

Whilst having every confidence that this Twine will give more satisfaction than have the inferior ones above referred to, we do not, however, give the same absolute assurance—as we do with our Prize Medal Manilla—THAT NO HITCH WILL OCCUR IN THE CASE OF HEAVY OBOPS IN BAD WEATHER.

In order to prevent mistakes, we shall put a Dark-Blue Ticket on this Class, thus:—



M. DONAGHY AND CO.,  
OTAGO STEAM ROPE AND TWINE WORKS,  
DUNEDIN.

## REID & GRAY'S

PURE MANILLA BINDING TWINE ("Disc Harrow" Brand)

This Brand is made to our special order, is guaranteed to consist of PURE MANILLA FIBRE, and is undoubtedly the Best and Cheapest in the Market. Insist on having the DISC HARROW Brand. We have also other qualities, thoroughly good Twines, at lower prices LIGHT DRAUGHT LOWDOWN ELEVATOR BINDER.—We would respectfully ask all intending Purchasers to call and examine our New and Improved Binder before ordering elsewhere. It has all latest Improvements, is Brass Bushed in all its Bearings, and the Rollers, besides being Brass Bushed, have the Oil-holes outside of Frame and clear of the Cloths. It is fitted with Gray's Patent Knotter. Superior to all others.

NEW POSITIVE FEED BROADCAST SEED-SOWER.

REID AND GRAY'S COMBINED MANURE AND TURNIP DRILL.—Made any size from 4 to 8 Coulters, and from 14in to 16in between the Drills.

DOUBLE DRILL TURNIP AND MANURE SOWER.

DOUBLE DRILL TURNIP SOWER, for sowing Turnips, Mangold, Carrot, or any other small Seeds.

SINGLE DRILL TURNIP SOWERS.

IMPROVED GRASS SEED STRIPPERS, can be driven by a Lad, and is an easy draught for one horse.

BACK DELIVERY REAPERS Always in Stock.

AGENTS FOR THE

### CHAMPION WOOLPRESS,

The Best and Cheapest in the Market. Send for particulars.

DOUBLE FURROW PLOUGHS. Flexible Tripod Harrows, Square Link Chain Harrow (all sizes), Chaffcutters and Chaffcutters and Baggers (all sizes) at reduced prices. Horsegears (1, 2, 3, and 4-horse); also, new pattern light 2-horse gear, Plain and Barbed Fencing Wire, Wire-strainers, Drays, Turnip and Manure Drills, Grubbers, Acme Harrows, Corn-bruisers, etc., etc.

TROUGH FITTINGS AT REDUCED PRICES. CATALOGUES ON APPLICATION.

FENCING STANDARDS at Lowest Rates.

CLAYTON AND SHUTTLEWORTH'S THRESHING MILLS AND ENGINES.

Catalogues Free on Application.

"A' 'AE OO."

## THE MOSGIEL WOOLLEN FACTORY CO., LIMITED.

There has been no exhibit in the Melbourne Exhibition which has attracted more attention than that of the MOSGIEL WOOLLEN GOODS. Visitors from all the old countries, as well as from the various colonies, are unanimous in their praises of the excellent class of Wools made at Mosgiel and shown in the Melbourne Exhibition.

The New Zealand Public are asked to recognise the benefit to them of being able to purchase

### GENUINE WOOL GOODS

of Mosgiel manufacture without high tariff duties, whereas in Victoria a tariff of 25 per cent. does not bar the recognition of the superior merits of Mosgiel Wools, while in Sydney they meet European Goods on equal Freetrade terms and prices.

Buyers should see that they obtain the Genuine "MOSGIEL" articles and not be content with those termed "Colonial," which may not give the same satisfaction.

WHOLESALE TRADE SUPPLIED AT  
THE COMPANY'S WAREHOUSE,  
HIGH STREET, DUNEDIN.

J. H. MORRISON Manager.



## 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 15, 20, or 30 years.

Period of Loan—	Half-yearly Payment for each £100.
Twelve years ...	£ s. d. ... 5 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 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

## 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

[A CARD.]

## BORTON AND CLARKE,

CIVIL ENGINEERS AND

BEYONDS, LAND AND ESTATE

AGENTS,

15 EXCHANGE COURT,

PRINCES STREET, DUNEDIN.

Established, 1859.

## NEW ZEALAND INSURANCE COMPANY.

(FIRE AND MARINE.)

Capital £1,000,000. Paid-up Capital and Reserves, £500,000.

Offices of Otago Branch:

Corner of

RATTRAY AND CRAWFORD STREETS,  
DUNEDIN.

OTAGO BRANCH SUB-AGENCIES

Abbotsford	...	C. H. Morgan
Alexandra South	...	James Rivers
Bluekin	...	Edward Johnson
Balnutha	...	Peter Keddie
Broad Bay	...	Robert Beatson
Clinton	...	James Garden
Caversham	...	George Allen
Cromwell	...	Henry Hutop
Dunroon	...	Wm. Sutherland
Hampden	...	Edward Lefevre
Kakanui	...	Wm. Barr
Kaitangata	...	Wm. Kelly
Kaikoura	...	Jno. Fraser
Lawrence	...	Herbert & Co.
Milton	...	Jas. Elder Brown
Mosgiel	...	J. E. Jago
Maheno	...	John Bankin
Naseby	...	Robert Glenn
North-East Valley	...	Wm. Mitchell
Ngapara	...	J. Ardagh
Otepopo	...	Chas. Beckingsale
Port Chalmers	...	William Elder
Palmerston	...	Chas. Crump

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 funds are retained and invested in the Colony.

It has, since its foundation, paid in losses over a million and a half pounds sterling.

Every Description of Property Insured against Loss or Damage at Lowest Current Rates of Premium.

Special Facilities afforded to Shippers and Importers.

JAMES EDGAR,  
Branch Manager.

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