

THE NEW ZEALAND
LOAN & MERCANTILE AGENCY CO., LTD.
 DUNEDIN.

CAPITAL £1,500,000.

Advances Made on Private Agreements to Deliver

W O O L, G R A I N, & C.
 Sales of FAT STOCK every Wednesday at Burnside Yards.
 Sales of SKINS every Tuesday.
 Sales of WOOL and GRAIN periodically during the Season.

Sole Agents for MALDEN ISLAND GUANO, a good Turnip Manure.

ANDREW TODD, Manager, Dunedin.

C O N C E N T R A T I O N.

BURTON BROTHERS.
 PHOTOGRAPHERS.

With a view to

Concentrate their Business at

NUMBER FORTY-ONE, PRINCES ST.

Have

ENTIRELY REMOVED FROM

EXCHANGE COURT,

So that they have now

ONE ESTABLISHMENT ONLY,

Namely, at Number Forty-one, Princes St.,

Where they have secured additional

Premises.



**UNION STEAM SHIP
 COMPANY OF NEW
 ZEALAND, LIMITED**

The above Company will despatch steamers
 as under :-

FOR LYTTELTON, WELLINGTON. —
 ROTORUA, s.s., on Monday, January 5.
 Passengers 3 p.m. from Dunedin wharf.

FOR LITTLETON, WELLINGTON, and
 NELSON. — ROTORUA, s.s., on Monday,
 January 5. Passengers from Dunedin
 Wharf at 3 p.m.

FOR AUCKLAND, VIA LYTTELTON
 WELLINGTON, NAPIER, and GIS-
 BORNE. — TE ANAU, s.s., on Wednes-
 day, January 7. Passengers per 2.30 p.m.
 train.

FOR SYDNEY, VIA LYTTELTON, WELL-
 INGTON, NAPIER, GISBORNE, and
 AUCKLAND. — TE ANAU, s.s., on
 Wednesday, January 7. Passengers per
 2.30 p.m. train.

FOR SYDNEY, via OAMARU, TIMARU. —
 ROTORUA, s.s., on Monday, January 7.

FOR MELBOURNE, VIA BLUFF. — MABA-
 ROA, s.s., on Friday, January 2. Passen-
 gers per 2.30 p.m. train.

FOR OAMARU, TIMARU, and LYTTELTON,
 BEAUTIFUL STAR, s.s., on MONDAY,
 January 7. Passengers from Dunedin
 Wharf at midnight.

FOR WESTPORT, via TIMARU, AKAROA,
 LYTTELTON, and WELLINGTON. —
 BRUNNER, s.s., on Saturday, January 3.

FOR GREYMOUTH, via OAMARU, TIMARU
 WELLINGTON — HERALD, s.s., on Mon-
 day, January 5.

FOR FIJI, from AUCKLAND. — TAUPU,
 s.s., about January 5.

FOR TONGA and SAMOA, from AUCK-
 LAND. — WAINUI, s.s., about Tuesday,
 January 13.

OFFICES

Corner Vogel, Water, and Cumberland street

M R. A. R. B A R C L A Y

BARRISTER AND SOLICITOR,

Has REMOVED to No. 79 PRINCES
 STREET,

(Late Stone, Son and Co.'s).

MUTUAL LIFE ASSOCIATION
 BUILDINGS.

D. M O B R I D E,

TIMBER AND COAL MERCHANT,

Beach Street,

QUEENSTOWN.

W. R. B O R D E R,

Six years Foreman for Scott Bros.,
 Christchurch,
 ENGINEER, MILLWRIGHT, BOILER-
 SMITH, &c.

All kinds of Engines, Boilers, and Milling
 Machinery Made and Repaired.

Estimates given for Verandahs and all classes
 of Iron Work.

Bicycles repaired at Reasonable Rates.

S M I T H B R O S.
 GEORGE STREET.

FIRE. FIRE. FIRE.
 FIRE. FIRE. FIRE.
 FIRE. FIRE. FIRE.

THE GREAT SALE
 THE GREAT SALE

OF

SALVAGE STOCK
 SALVAGE STOCK
 SALVAGE STOCK

Has Commenced,
 Has Commenced,

AND

IS NOW ON

IS NOW ON.

IS NOW ON

S M I T H B R O S.
 S M I T H B R O S.
 S M I T H B R O S.

Tons of Goods are daily being brought for-
 ward Damaged by Fire and Water.

We may mention that the bulk of the Goods
 damaged by water has been stowed
 up-stairs on the roof, and we
 are getting them into
 the shop daily.

£8,000 WORTH £8,000

WET AND DAMAGED BY FIRE,
 SMOKE, AND WATER.

S M I T H B R O S.,
 GEORGE STREET.

GREAT SALE OF SALVAGE STOCK
 From Recent Fire
 NOW ON.

1,000 LADIES' STRAW BONNETS,
 New Shapes.

The Boxes of these were only singed,
 These Bonnets were 5s 6d, 7s 6d, and 8s 6d
 each—now sold at 3d and 4d each.

TIMBER! TIMBER! TIMBER!

FINDLAY AND MURDOCH,
 TIMBER MERCHANTS,
 SASH AND DOOR MANUFACTURERS.

Messrs. GEORGE FINDLAY (late of Find-
 lay and Co., Limited) and JOHN MURDOCH,
 of Invercargill, having purchased the old-
 established and well-known Business which
 was carried on for many years by FINDLAY
 AND CO. (LIMITED), are prepared to
 execute all ORDERS entrusted to them in
 every Branch of the

TIMBER TRADE AND WOODWARE
 MANUFACTURES,

Including

DOORS, SASHES, SPECIAL JOINERY
 WORK, WHEELWRIGHT
 MATERIAL, AND BUTTER
 PACKAGES

(Specially prepared by patent sap-extracting
 process).

Cumberland Street, and Cast e Streets,
 DUNEDIN.

"ACME" BLACKING

IS now pronounced by the Public to be
 marvelous in its superior quality and
 effects. All grocers

"ACME" BLACKLEAD

HAS been tried. Astonishing re-
 sults. Equal to "Acme" Blacking
 Standard!!! Encourage the industry

**ACME MANUFACTURING
 COMPANY,** first manufacturers of
 Black lead in the colonies, are now prepared
 to supply

THE "ACME" BLUF.

**THE ACME MANUFACTURING
 COMPANY,**
 Cumberland Street Dunedin.