

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

CAPITAL £4,500,000.

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
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.

PLUMS FOR JAM.
12lb for 2s 6d.

WE have just made arrangements for an immense supply of **TEVIOT PLUMS**, all thoroughly fresh and hand picked. Order early. 12lb for 2s 6d. Peaches and Apricots, 12lb for 3s 6d; luscious Bon Chretien Pears; Bananas, 18 1s; Apples, 2d; Pears, 3d.

PRYOR AND SON,
The Leading Fruiterers, 54 Princes street.

RARE OPPORTUNITY.

TO CONTRACTORS and BUILDERS.

FEBRUARY ONLY.

CLEARING SURPLUS STOCKS

(Slightly damaged by late Fire)

at

TIMBER, DOORS, PAPER,

And all kinds of

BUILDERS IRONMONGERY

at

GREATLY REDUCED PRICES.

FINDLAY & MURDOCH.

P.S.—Farmers and others about to build Rough Sheds should not lose this splendid chance.

KAITANGATA COAL.

This facimite **HOUSEHOLD COAL** keeps of standard quality, and is constantly used by all parties who have given it a trial.

Consumers who have not yet had it will increase their winter comforts by asking the Coal Merchant to send them **KAITANGATA COAL.**

CABINETS, Ten Shillings a Dozen,
CARDS, Five Shillings.

BURTON BROTHERS
PHOTOGRAPHERS,

The Green and Gold Corner Verandah,
NUMBER FORTY-ONE
PRINCES STREET.

Portraits of the Most Rev the Bishop and of the Clergy.

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 SALVAGE STOCK

Has Commenced,
Has Commenced,
AND

IS NOW ON

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 forward 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.

BILLIARD BALLS RE-TURNED.

BAND SAWING and every description of Wood-Turning done at

W. H. DAVIES,
TURNERY WORKS,

Moray Place and King Street, Dunedin.



UNION STEAM SHIP
COMPANY OF NEW
ZEALAND, LIMITED

The above Company will despatch steamers as under:—

FOR LYTTELTON, WELLINGTON, — PENGUIN, s.s., on Monday, February 23. Passengers 3 p.m. from Dunedin wharf.

FOR LYTTELTON, WELLINGTON, and NELSON, — PENGUIN, s.s., on Monday, February 23. Passengers from Dunedin Wharf at 3 p.m.

FOR AUCKLAND, VIA LYTTELTON WELLINGTON, NAPIER, and GISBORNE, — TE ANAU, s.s., on Wednesday, February 25. Passengers from Dunedin Wharf at 4 p.m.

FOR SYDNEY, VIA LYTTELTON, WELLINGTON, NAPIER, GISBORNE, and AUCKLAND, — TE ANAU, s.s., on Wednesday, February 25. Passengers from Dunedin Wharf at 4 p.m.

FOR SYDNEY, via LYTTELTON, WELLINGTON, — Steamer early.

FOR MELBOURNE, VIA BLUFF, — ROTO-MAHANA, s.s., on Thursday, February 26. Passengers from Dunedin Wharf at 4 p.m.

FOR OAMARU, TIMARU, and LYTTELTON, BEAUTIFUL STAR, s.s., on Tuesday, February 24. Passengers from Dunedin Wharf at midnight.

FOR WESTPORT, via TIMARU, AKAROA, LYTTELTON, and WELLINGTON, — BRUNNER, s.s., on Friday, February 27.

FOR GREYMOUTH, via OAMARU, TIMARU WELLINGTON — Steamer early.

FOR FIJI, from AUCKLAND, — TAUPU, s.s., on March 1.

FOR TONGA and SAMOA, from AUCKLAND, — WAINUI, s.s., about Wednesday, March 11.

OFFICES:

Corner Vogel, Water, and Cumberland streets

Buy the Best and insist on having

NOONDAY FAMILY OIL
From your Grocer,

BRILLIANT, ECONOMICAL, SAFE.

Every Tin Stamped to Avoid Counterfeit.

A. McNAUGHTON & CO.
SAUCE MANUFACTURERS,
MAITLAND STREET, DUNEDIN.

Ask your Grocer for McNaughton's Prize Sauces.

Took Two Awards at New Zealand Exhibition.

Manufacturers of
Worcestershire, Corianga, and Ketchup Sauces