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ALL CLASSES OF FIRE RISKS ACCEPTED AT LOWEST RATES OF PREMIUM. LOSSES PROMPTLY AND LIBERALLY SETTLED.

MESSRS J. G. WARD & CO.

Beg to announce that they have been appointed CHIEF AGENTS and ATTORNEYS of this old and wealthy Company for Otago and Southland.

OFFICES: No. 10 RATTRAY STREET (opposite Triangle). Telephone 87.

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SYMONDS-ST., AUCKLAND,

Have a Choice Lot of NEW MONUMENTS. Light and Dark Marble, and Red, Gray, and Dark Green Granite. Prices moderate. Our work has again been awarded the highest honors presented at the Christchurch Exhibition. Three Exhibits. First Prize for Carving; First and Second for Lead Letters. Auckland Exhibition, Four First Prizes and Gold Medal. Designs Free on application. All kinds of Iron Fences. Telephone 732. Good Stabling.

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J. A. Goldbing, Proprietor.

Begs to notify that he has purchased this well-known Hotel, and that onstomers shall have the very best attention. I am not going to keep the best brands of Liquors, but shall seil them to my

J. A. GOLDRING (late of Winton and Drummond)

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House, Land, Estate, & Financial Agents.

ROYAL EXCHANGE, OPERA HOUSE, WELLINGTON.

Money Invested, Loans Negotiated, and entire Management of Properties and Collection of Rents undertaken.

The firm have Special Facilities for disposing of Town and

Country Properties. Correspondence invited from property owners also persons wish-

ing to buy.

HOTEL! 0 0 T I A Corner of LEITH AND DUNDAS STREETS, DUNEDIN

MICHAEL O'HALLORAN (late of the Police Force, Dunedin and Ashburton), Proprietor,

. Having leased the above well-known and popular Hotel, which has undetgone a thorough renovation. Mr O'Halloran is now prepared to offer first-class accommodation to

families, boarders, and the general public.

The very best of Wines, Ales, and Spirits

upplied.

BUTCHERY. EW

JOHN McINTOSH (For many years salesman to City Co.),

Opposite Phœnix Company, MACLACGAN STREET, DUNEDIN,

Has opened as above.
Only the best of meat at lowest possible

prices.
Families waited on for Orders.

A TRIAL SOLICITED.

WALTER PANTON'S

DRAPERY EMPORIUM,

149 GEORGE STREET, DUNEDIN,

Is now Opened with a Splendid and Select Stock of MILLINERY, HOSIERY, and DRESS STUFFS of the Newest and most Fashionable Materials. The Millinery and Dressmaking Departments are under the personal charge of Mrs Walter Panton, who has had 25 years' Colonial and Home Experience, which will be sufficient guarantee that these Departments will be up to date in every way. Departments will be up to date in every way. The Prices in all Departments will be moderate, in order to ensure a good connection.

A trial solicited and inspected invited.

DUNEDIN CARRIAGE FACTORY

Princes Street South, Dunedir.

HORDERN & WHITE



Have now on hand Single and Double Buggies, Station Waggons, Waggonettes, Spring Carts, etc. First award etc. First award for Carriages at New Zealand and South Seas Exhibition, 1889-90.

IMPORTANT NOTICE.

D U N E D I N P A W N O 5 GEORGE STREET, DUNEDIN. OFFICE,

(Late A. Solomon.)

W. G. ROSSITER (for the last 15 years Manager for the late Mr. A. Solomon) having bought the old-established and well-known pawnbroking business of the late Mr. A. Solomon, begs to announce to the public of Dunedin and Suburbs that he will carry on the business with the same attention and fidelity as formerly.

Note Address:

W. G. ROSSITER.

PRACTICAL WATCH AND CLOCK MAKER,

No 5, George Street, Dunedin.

Waikare

WAIMATE HOTEL, WAIMATE

T. TWOMEY ...

T. TWOMEY (late of the Grosvenor Hotel, Christchurch) having now taken possession of the above favorite and centrally-situated house, will spare no pains to make the place as comfortable as possible.

Wines and Spirits of the best brands.

The Hotel is being refurnished and renovated throughout.

GOURLEY UGH desires to inform the public he still continues the Undertaking Business as formerly at the Establishment, corner Clarke and Maclaggan streets, Dunedin.

Funerals attended in Town or Country

with promptness and sommomy



SIMON BROTHERS, GEORGE STREET, DUNEDIN.

MONSTER BOOT SALE

SATURDAY next, FEBRUARY 23rd, For Fourteen Days Only.

NION STEAM SHIP COMPANY OF NEW ZEALAND LIMITED

Steamers will be despatched as under (weather and other circumstances permitting):

LYTTELTON and WELLINGTON-

Tues., July 9

1 p.m. D'din 3 p.m D'din Thurs., June 27 June 30 Talune Te Anau NAPIER, GISBORNE and AUCKLAND-3 p.m. D'din 2 30 p m tr'n June 30 Te Anau

SYDNEY, via WELLING TON-

Thurs., June 27 Thurs., July 4 1 p.m. D'din 4 p.m. D'din Talune Warrimoo

SYDNEY via AUCKLAND-

2.30 p m tr'n 2.30 p.m, tr'n Tues., July 9 Tues., July 23 Waikare Mararoa MELBOURNE via BLUFF and HOBART-

Mon., July 1 3 p.m. D'din Monowai 2.30 p.m. tr'n Mokoia Mon, July 8 NELSON and NEW PLYMOUTH via OAMARU, TIMARU, AKAROA, LYTTEL-TON and WELLINGTON (Cargo only)—

Mon., July 8 Upolu 3 p.m. D'din WESTPORT and GREYMOUTH via OAMARU, TIMARU, LYTTELTON, and WELLINGTON(cargo only)—

Janet Nicoll Fri., June 28 3 p.m. D'din SOUTH SEA ISLAND SERVICE.

For FIJI (From Auckland).

Wed., June 26 Ovalau

TONGA, SAMOA, FIJI, and SYDNEY (From Auckland.)

Wed., July 3 Hauroto

RARATONGA and TAHITI.

(From Auckland.) Taviuni lues., July 2.

DEAR MEI

I've forgotten that SYMINGTON COFFEE ESSENCE, whatever shall I do ! Call at the nearest Store you pass they All Keep it,