

ESTABLISHED 1824.

MANCHESTER ASSURANCE COMPANYALL 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.

Local Manager, JAMES RICHARDSON.

— MONUMENTS. —

B O U S K I L L A N D M O N A B
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.

J. A. GOLDBRING, Proprietor.
Good Stabbing.

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

J. A. GOLDBRING (late of Winton and Drummond)
DEE STREET, INVERCARGILL.**CARRIERS' ARMS HOTEL.**

Telephone 650.

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 wishing to buy.

SCOTIA HOTEL
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 undergone 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 applied.

NEW BUTCHERY.JOHN MCINTOSH
(For many years salesman to City Co.),
Opposite Phoenix Company,
MACLAGGAN 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. The Prices in all Departments will be moderate, in order to ensure a good connection.
A trial solicited and inspected invited.**WAIMATE HOTEL, WAIMATE**

T. TWOMEY ... Proprietor.

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.

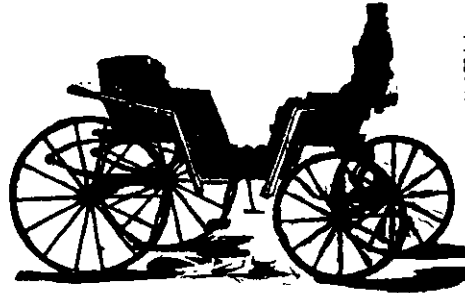
The Hotel is being refurnished and renovated throughout.

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

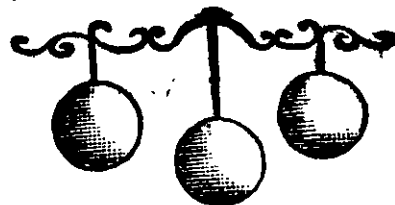
Funerals attended in Town or Country with promptness and economy

**SIMON BROTHERS,**
GEORGE STREET, DUNEDIN.**MONSTER . . .
BOOT SALE**Commences on
SATURDAY next, FEBRUARY 23rd,
For Fourteen Days Only.**DUNEDIN CARRIAGE FACTORY**

Princes Street South, Dunedin.

HORDERN & WHITE

Have now on hand Single and Double Buggies, Station Waggonettes, Spring Carts, etc. First award for Carriages at New Zealand and South Seas Exhibition, 1869-90.



Dunedin Pawn Office

Money to Lend in Large or Small Sums.

NOTE ADDRESS:
5 George Street,
DUNEDIN.**W. G. ROSSITER,**

(For 15 years Manager for the late Mr. A. Solomon).

PRACTICAL WATCH AND CLOCK MAKER,

Money Advanced on all Descriptions of Pledges at the Lowest Rates of Interest. Watches, Diamonds, and all kinds of Jewellery kept in First-class Fire-proof Safes.

LEST YOU FORGET!

TIGER 2s. TEA

IS THE BEST.

LEST YOU FORGET

**HARLEQUIN -
- - TOBACCO**

IS A FIRST FAVOURITE.

W. S. JONES,

Established 1871.

SADDLER & HARNESS MAKER
Contractor to N.Z. Government.

Specialties in Hunting, Race, and Steeplechase Saddles.

Ladies' and Children's Saddles in variety. Every description of HARNESS made on the premises by first-class workmen. No piecework.

PARTICULAR ATTENTION TO REPAIRS. Horse Clothing and Covers—Own make and Best Imported.

Direct Importer of Stable Requisites of every description.

Noted for well-fitting & durable Collars.

QUEEN STREET, AUCKLAND.

DEAR ME!

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