

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. GOLDRING, Proprietor.

Good Stabling.

Requests to notify that he has purchased this 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. GOLDRING (late of Winton and Drummond)
DEE STREET, INVERCARGILL.**C A R R I E R S ' A R M S ' H O T E L,**
J. FANNING & CO.

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.

S C O T I A H O T E L
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.

N E W B U T C H E R Y.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.

By



Appointment

W. S. E. Y.,

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PAPERS107 COLOMBO STREET,
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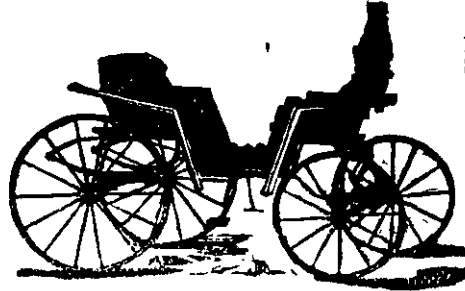
LEST YOU FORGET

**HARLEQUIN -
- - TOBACCO**

IS A FIRST FAVOURITE.

**S I M O N B R O T H E R S,**
GEORGE STREET, DUNEDIN.**MONSTER . .
. . BOOT SALE**Commences on
SATURDAY next, FEBRUARY 23rd,
For Fourteen Days Only.**DUNEDIN CARRIAGE FACTORY**

Princes Street South, Dunedin.

HORDERN & WHITEHave now on hand
Single and Double
Buggies, Station
Waggons, Waggon
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for Carriages at
New Zealand and
South Seas Exhibi-
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A choice Stock of Gold and Silver Watches and Jewellery, Silver and Plated Goods, Field and Opera Glasses, Musical, Striking, Alarm Cuckoo, and Fancy Clocks.—Bargains.

Also Musical Boxes, Instruments, Billiard Pockets, Guns, Rifles, Revolvers, Cameras, Sewing Machines, and Gun Fittings for Sale.—Great Bargains.

Buyer of Old Gold and Silver, Diamonds, and Precious Stones. Watches, Clocks and Jewellery carefully Repaired by W. G. R. Special Attention Given to Country Orders.

Note Address:

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**Otago Farmers' Co-operative Association
of N.Z., Limited.**

CRAWFORD STREET, DUNEDIN,

Auctioneers, Stock and Station Agents,
Grain Produce Insurance, and Ship-
ping Agents, Wool Brokers,
Indenters, etc.

SALES:

STOCK—At Burnside every Wednesday.

RABBITSKINS—At Dunedin every Monday.

SHEEPSKINS.—At Dunedin every Tuesday.

SPECIAL CLEARING SALES.—Whenever and
wherever required.GRAIN AND PRODUCE.—Sold ex truck or
store daily.

AGENTS:

London: N.Z. Farmers' Co-operative As-
sociation; Gore: Southland Farmers' Co-
operative Association; Tuapeka West: Mr
Geo. Smith; Waipahi: Mr Jno. McCallum;
Otakaia and Balclutha: Mr Thos. Walsh;
Wedderburn: Mr Samuel Law; Middle-
march and Palmerston S.: Mr Geo. H.
Webb; Otago Peninsula: Mr T. McQueen;
Oamaru: N. Otago Farmers' Co-operative
Association.

FARM PROPERTIES:

We have a good selection of farm lease-
holds and freeholds on our Register, and
invite the inspection of those in quest of a
good farm. Both purchasers and intending
sellers would do well to consult us as to
their wishes.Our sales of wool, skins, stock, etc., are
conducted by Mr Jno. Grindley, and clients
may depend on the greatest attention to
their interests, and prompt account sales.

WOOL! WOOL!

Our large and spacious wool stores are
specially adapted to the storage and display
of farmers' wool.**DEAR ME!**I've forgotten that SYMINGTON COFFEE ESSENCE, whatever shall I do? Call at the nearest
Store you pass they All Keep it.