

ESTABLISHED 1824.

**MANCHESTER ASSURANCE COMPANY**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.

Local Manager, JAMES RICHARDSON.

DRINK... **PURDIE & CO.'S****AERATED WATERS**HIGHEST AWARD FOR FIRST QUALITY AERATED  
WATERS AT CANTERBURY JUBILEE EXHIBITION, 1900-1

REGISTERED MAKERS OF THE CELEBRATED . . .

**- - FIZOLA - -**

COPIED BUT NOT EQUALLED.

**A. J. S. HEADLAND**

THAMES STREET, OAMARU.

Importer of all kinds of Ironmongery, Glass and Chinaware,  
Groceries, Wines and Spirits, Bamboo Curtain Rods,  
Japanese Baskets, and all kinds of goods for  
House and Farm use.**SHIP HOTEL**

TIMARU.

B. J. MCKENNA . . . Proprietor.

B. J. MCKENNA has taken over the above centrally situated  
hotel, three minutes from Railway Station and Post Office, and will  
spare no pains to make the place as comfortable as possible. The  
Hotel has been Re-furnished and Renovated.

Wines and Spirits of the Best Brands.

**SCOTIA HOTEL**

Corner of

LEIGHT 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.

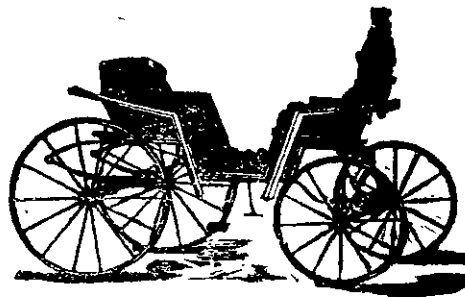
A TRIAL SOLICITED.

By  Appointment**W. SEY,**

PAINTER AND DECORATOR.

HIGH-CLASS AND ARTISTIC WALL  
PAPERS107 COLOMBO STREET,  
CHRISTCHURCH.**DUNEDIN CARRIAGE FACTORY**

Princes Street South, Dunedin.

**HORDERN & WHITE**Have now on hand  
Single and Double  
Buggies, Station  
Waggons, Waggon  
ettes, Spring Carts,  
etc. First award  
for Carriages at  
New Zealand and  
South Seas Exhibi-  
tion, 1889-90.**W. G. ROSSITER,**

PAWNBROKER, WATCHMAKER, JEWELLER &amp; OPTICIAN

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:

5 GEORGE STREET, DUNEDIN.

LEST YOU FORGET!

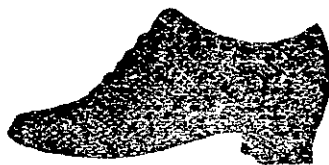
**TIGER 2s. TEA**

IS THE BEST.

LEST YOU FORGET!

**HARLEQUIN -  
- - TOBACCO**

IS A FIRST FAVOURITE.

**SIMON BROTHERS,**  
GEORGE STREET, DUNEDIN.**MONSTER . .  
. . BOOT SALE**

Commences on

SATURDAY next, FEBRUARY 23rd,  
For Fourteen Days Only.**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;  
Otago 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.