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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. 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.

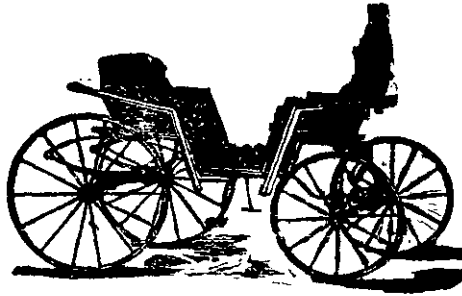
A. J. S. HEADLAND THAMES STREET, OAMARU. Importer of all kinds of Ironmongery, Glass and Chinaware, Groceries, Wines and Spirits, Bamboo Curtain Rods, Japanese Baskets, and all kinds of goods for House and Farm use.

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.

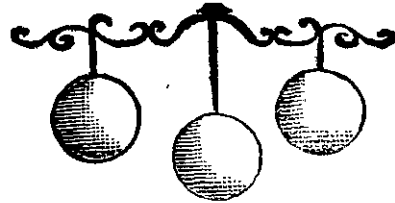
SCOTIA HOTEL Corner of LEIGHT AND DUNDAS STREETS, DUNEDIN. MICHAEL O'HALLORAN (late of the Police Force, Dunedin and Ashburton), Proprietor. Having leased the above well-known and popular Hotel, which has undergone a thorough renovation. Mr O'Halloran is now prepared to offer first-class accommodation 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 PAPERS 107 COLOMBO STREET, CHRISTCHURCH.

DUNEDIN CARRIAGE FACTORY Princes Street South, Dunedin. HORDERN & WHITE



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



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LEST YOU FORGET! TIGER 2s. TEA IS THE BEST. LEST YOU FORGET HARLEQUIN - - TOBACCO IS A FIRST FAVOURITE.

- - VISIT - - SIMON BROTHERS. SATISFIED CUSTOMERS Are our best advertisement. OUR VERY EXTENSIVE STOCK OF NEW GOODS, At Moderate Prices, are giving satisfaction. Our "BEEHIVE BOOTS" are unrivalled For real hard wear. Send for Price List. Address in Dunedin: GEORGE ST., near Octagon; And PRINCES ST., opposite Post Office. Also at CLYDE STREET, Balclutha.

Otago Farmers' Co-operative Association of N.Z., Limited. CRAWFORD STREET, DUNEDIN, Auctioneers, Stock and Station Agents, Grain Produce Insurance, and Shipping 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 Association; 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; Middlemarch 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 leaseholds 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,