

UNION PERMANENT BUILDING SOCIETY.—ESTABLISHED, 1868.

The Investors' Shares in this Society are the following:—
Terminating Shares of the ultimate value of Fifty Pounds each which are realised after seventy-five monthly payments of Ten Shillings each. These Shares may be withdrawn at any time, with interest at the rate of eight per cent. per annum after the first year, upon giving one month's notice. No withdrawal fee is charged.

Permanent Shares of Fifty Pounds each, payable in one sum, are also issued. On these Shares Half-yearly Dividends are paid at the rate of eight per cent. per annum, together with Annual Bonus out of Surplus Profits.

Deferred Paid-up Shares, to be realised at the end of three, five, or seven years, at the option of the Shareholder. These Shares may be withdrawn at any time, with compound interest, at the rate of six per cent. per annum, on giving three months' notice.

The Society grants loans on mortgage upon most favorable term repayable by monthly, quarterly, or half-yearly instalments, commencing immediately; or the repayment instalments may be deferred for one, two, or three years. To facilitate building operations, the Society will make payment of advances during the progress of buildings.

The Society also receives deposits, secured by the Society's Debentures, pursuant to the Building and Land Societies Act, at current rates of interest.

Prospectuses, Rules, Forms of Application for Shares, Advances &c., and all other information, may be obtained from

M. W. HAWKINS, SECRETARY,
Princes street, Dunedin.

STANDARD INSURANCE COMPANY.

NOTICE OF REMOVAL.

DURING the Erection of the Company's New Offices on their present site, the business will be carried on in the premises of Mr Rose, clothier, on the opposite side of Princes street.

CHAS. REID,
Manager.

MILLS, DICK, AND CO.,

ENGRAVERS, DRAUGHTSMEN, COPPERPLATE LITHO-
GRAPHIC, COMMERCIAL & GENERAL PRINTERS,

IMPORTERS OF
PAPER AND PAPER BAGS OF EVERY DESCRIPTION
STAFFORD STREET, DUNEDIN.

Estimates given for all kinds of Fancy and Colored Printing.
Arrangements for publishing entered into with Authors; encouragement will be given to Young Men's Associations wishing to publish Sermons or issue Periodicals

Agents for V. and G. Figgins, Typefounders, and Importers of Inks and Printing Materials.

NEW ZEALAND INSURANCE COMPANY.

(FIRE AND MARINE.)

Capital, £250,000. Established, 1859.
With Unlimited Liability of Shareholders.

Offices of Otago Branch:

HIGH STREET, DUNEDIN,
Opposite the Custom House and Railway Station,

With sub-Offices in every Country Town throughout the Province.

FIRE INSURANCES

Are granted upon every description of Buildings, including Mills, Breweries, &c., Stock and Furniture; also, upon Hay and Corn Stacks, and all Farm Produce, at lowest current Rates.

SUB-AGENCIES.

Port Chalmers	...	William Elder
Green Island	...	A. G. Allan
Tokomairiro	...	Jas. Elder Brown
West Taieri	...	David Grant
Balclutha	...	Stewart & Gow
Lawrence	...	Herbert & Co.
Waikouaiti	...	W. C. Ansell
Palmerston	...	John Keen
Oamaru	...	George Sumpter
Kakanui	...	James Matheson
Otakia	...	Henry Palmer
Naseby	...	J. & R. Bremner
Queenstown	...	T. F. Roskrige
Otepopo	...	Chas. Beckingsale
Cromwell	...	Chas. Coleclough

This Company has prior claims upon the patronage of New Zealand Colonists, as it was the first Insurance Company established in New Zealand; and being a Local Institution, the whole of its funds are retained and invested in the Colony. The public, therefore, derive a positive benefit by supporting this Company in preference to Foreign Institutions.

GEORGE W. ELLIOT,
Agent for Otago.

NATIONAL PIE HOUSE,

Maclaggan street.

JOHN WALLS begs to inform the public that he has opened the above establishment, and trusts, by providing the best of everything, to merit a share of public patronage.

Pie and Cup of Coffee ... Sixpence.

JOHN WALLS.

SPECTACLES.

A. H. ROSS AND CO.,
OPTICIANS, &c., PRINCES STREET,

Have on hand a Large Assortment of Spectacles and Eye-glasses, mounted in gold, tortoise-shell, and steel.

The pebbles or glasses with which the above are fitted have all been carefully tested by Mr Ross, who was for many years sole Optician to the Eye Infirmary, Sunderland, England.

EXPRESS LINE OF COACHES.

DAILY COACH TO BLUESKIN

DAILY COACH TO WAIKOUAITI

DAILY COACH TO PALMERSTON

At Half-past One.

T. M. SMITH and CO.

ROYAL INSURANCE COMPANY.

Capital and Funds	...	£4,500,000
Annual Revenue, more than	...	1,000,000
Insurances in Force	...	150,000,000

All kinds of Fire Insurance at

[LOWEST CURRENT RATES.

HENDERSON, LAW, & CO., Agents.

NEW LIGHT! NEW LIGHT!! NEW LIGHT!!!

J. MCGREGOR, PHOTOGRAPHER

(Late of Stuart street),

Having effected an entire change in the Lighting of his Gallery, is now producing really fine Portraits, clear, with bold relief, equal to the best London Houses. Specialities—Cabinet, and large sizes. See the cases, and at rooms

Note the Address—Farley's Buildings, Princes street, Top Flat.

G. R. DAVIE,

BOOT AND SHOE MAKERS,
OPPOSITE YORK HOTEL,
GEORGE STREET,
DUNEDIN.

Every description of Boots and Shoes made to order. Repairs neatly executed.

MILITARY HAIR-CUTTING SALOON

GEORGE STREET.

M. TAYLOR,

From Truefit's, Bond-street, London, begs to inform the Ladies and Gentlemen of Dunedin that he is prepared to Cut and Dress Hair in the latest London and Paris fashions.

JUST RECEIVED,

Spanish Combs, Plaits, Coils, Frisettes of every description, plaited and coil Chignons.

Hair Work of every description made to order.

M. TAYLOR,

GEORGE STREET, DUNEDIN.

D. R. M. D. MURPHY,

SURGEON, APOTHECARY, AND ACCOUCHEUR,

Has commenced practice in Dunedin. Temporary residence, Knol House, opposite Wesleyan Chapel.

Hours of attendance: 10 to 11 a.m.; 2 to 3 and 7 to 8 p.m.

TO WILLIAM PARKER, STREET Esq.,

Registrar of Births, Deaths, and Marriages, for the District of Dunedin, Otago, New Zealand.

I, MICHAEL DOMINIC MURPHY, Licentiate of the Faculty of Physicians and Surgeons, Glasgow; Licentiate in Midwifery, Glasgow; Licentiate of the Society of Apothecaries, London; Licentiate in Midwifery of the Coombe Lying-in Hospital, Dublin; Member of the British Medical Association; formerly Resident Stevens' Hospital and School of Medicine, Dublin; Medical Officer of the Emlagh Dispensary District, Cahirciveen Union; Queen's University, and Peter's street School of Medicine, Dublin, &c., &c., now residing in Dunedin, do Hereby Give Notice that I intend to apply to you, on 2nd April, 1875, to have my name placed on the Register of Medical Practitioners in the Colony of New Zealand; and I have deposited my Diplomas along with this, in your Office, for public inspection, in terms of the Medical Practitioners Act, 1869.

JAMES KENNEDY

BOOTMAKER, PRINCES-STREET SOUTH,
Dunedin,

Begs to inform the Public that all orders intrusted to him are executed in first-class style. Perfect fits guaranteed.

Great reduction in prices.

BASKETS! BASKETS

Undersigned has always on hand, Baskets of every description.

Orders promptly attended to.

Note the Address—

M. SULLIVAN,

Wholesale and Retail Basket Maker,

Princes street South, Dunedin (opposite Guthrie & Asher's).

M. W. HAWKINS

ACCOUNTANT AND

COMMISSION AGENT.

Office: Princes-street, Dunedin.

Mr. HAWKINS is prepared to undertake all kinds of financial business: to negotiate Loans on freehold or leasehold properties repayable by instalments if required; to make Advances on mercantile pastoral, agricultural, or other approved securities; and to act as Agent for absentees, trustees, or executors.

JONES, BASCH, AND CO.

BROKERS AND GENERAL AGENTS

TEMPLE CHAMBERS,

PRINCES STREET,

Dunedin.