

**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 These Shares may be withdrawn at any time, with interest at the rate of eight per cent.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 the 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 These Shares may be withdrawn at any time, with compound interest, at the rate of six per cent.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 terms, 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.

**ROYAL INSURANCE COMPANY.**

Capital and Funds ... £4,500,000  
Annual Revenue, more than 1,000,000  
Insurances in Force 150,000,060

All kinds of Fire Insurance at

LOWEST CURRENT RATES.

HENDERSON, LAW, & CO., Agents.

**NORTH-EAST VALLEY  
TIMBER YARD.**

CITY PRICES.

Just over the Toll Bar.

M'LEAN & CO.

**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.

**MATTHEW HAY,**

AUCTIONEER,

ROSS PLACE, LAWRENCE.

All orders entrusted to M. Hay will receive prompt attention.

**NICHOLSON'S HOTEL,**

ETTRICK, BENDER BURN.

The above Hotel has been newly erected, at great expense, and is now one of the most commodious and comfortably furnished way-side hostleries in the province. The bedrooms are fitted up luxuriously, and are large and airy. The Bill of Fare contains sufficient variety to suit all tastes. The proprietor is determined that nothing shall be wanting on his part to secure the patronage of the travelling public. Commodious Stabling, attended to by an experienced and attentive groom.

CHARLES NICHOLSON, Proprietor.

**D. FERGUSON,**

PLUMBER AND TINSMITH,

MAIN SOUTH ROAD,

MILTON.

**TOKOMAIKIRO FELLMONGERY,**

JAMES B. SCANLAN, Proprietor,

Is a Cash Buyer of Wool, Sheepskins, Hides and Tallow at highest current rates.

JAMES B. SCANLAN.

**BRIDGE HOTEL, KAITANGATA.**

JOSEPH MURPHY, Proprietor.

IN returning thanks for the liberal patronage hitherto accorded him, the Proprietor begs to state that every effort will be made by him to deserve a continuance of the same.

Good Stabling and commodious Sale-yards.

**NOTICE.****KAITANGATA FELLMONGERY:**

THE undersigned is a Cash Purchaser of Hides, Skins, and Tallow at current rates.

JOHN TOBIN, Proprietor.

**HAYES & KOFORD,**

BLACK HORSE BREWERY,

WEATHERSTONES,

TUAPEKA.

**FRANK PELL,**

BROKER AND COMMISSION AGENT,

PRINCES STREET (Cutting).

Agent for Robins and M'Leod's Soap and Candle Works.

**CENTRAL CITY COAL DEPOT.**

WANTED the public to know that the cheapest and best Coals can be had on the shortest notice at the Central City Coal Depot, Great King street. Orders may be left at Weir and Samson's, George street; R. Mercer's, Princes street south; or at receiving Box, Inglis's Corner, High street.

CLARKE & TEMPLETON,  
GREAT KING STREET,  
Dunedin.

**DUNEDIN BOTTLING ESTABLISHMENT.**

WANTED every one to try Spray's Bottled Ale and Porter—equal to any imported.

E. SPRAY.

**NOTICE.**

THE Undersigned is prepared to make advances from £20 and upwards on Freehold, Leasehold, and Rural Land on personal security, the deposit of Title Deeds, Bills of Ladings, Share, Scrip, &c., &c., at the lowest possible rates. Bills discounted without delay.

H. NASHELSKI,

Loan and Discount Office, Rattray Street.  
Entrance next to P. Adair's, Watchmaker.

**BUSINESS NOTICE.**

THOMAS STEWART

(For about 11 years with A. R. Livingston), Intends commencing Business shortly as BOOKBINDER, PAPER-RULER, MANUFACTURING STATIONER, &c., in the South Australian Hall, Princes-street North (opposite Herbert, Haynes, & Co.)

Full particulars in future advertisement.

**SERVANTS' REGISTRY OFFICE**

Mrs. WM. MURLEY, MacLaggan-street

(Late Economic Printing Works),

Begs to intimate to the Gentry and Public of Dunedin and vicinity that, at the request of several ladies, she has OPENED a Registry Office for domestic servants, and as she purposes only recommending those of irreproachable character, and devoting close attention to orders, she hopes to merit a share of patronage.

M. MARS HALL  
Importer of—  
Drugs, Chemicals, Perfumery, Patent Medicines, and Sundries. Family and Dispensing Chemist,  
GEORGE STREET, DUNEDIN

Prescriptions accurately prepared.

Country Orders attended to with punctuality and dispatch.

MATTHEW FOGARTY,  
Proprietor of Mornington Hotel,  
Mornington. (Ten minutes' walk from Post Office, Dunedin.)

M. F. wishes to intimate to his Friends and the Public that the quality of his drinks cannot be surpassed by any house in the trade.

N.B.—For Sale this Spring (1875)—a large quantity of Fruit Trees, three and four years old. Also ornamental shrubs, of best descriptions moderate.

W. M. BARNES & CO.,  
WOOD & COAL MERCHANTS,

FORTH STREET, DUNEDIN.

W. B. & Co. beg most respectfully to inform the inhabitants of Dunedin and the public generally, that they have commenced Business as above, and trust, that by Supplying the Best Article at the lowest possible Price, to secure a share of Public Support.

All Orders sent to the above Address will receive prompt attention.

**HARP OF ERIN HOTEL,**

Great King Street, Dunedin.

GOOD accommodation for Boarders. All Drinks of the best quality.  
FRANCIS McGRATH - Proprietor.

**SURGEON CUNNINGHAM,**

May be Consulted Daily

at

OSBORNE HOUSE, ST. ANDREW ST

Hours—10 till 12, and 4 till 6, and 8 till 9.

**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 and Asher's.)

**KENSINGTON HOTEL**

DUNEDIN,

TIMOTHY HAYES, ... PROPRIETOR.

In the above comfortable and old-established hotel travellers and others will find every comfort and convenience. Wines, Spirits, and Beers of Choicest brand.

TIMOTHY HAYES

MURDOCK AND GRANT,

PRACTICAL LAPIDARIES  
(Adjoining the Masonic Hall),

MORAY PLACE, DUNEDIN

Every description of stone Cut, Polished, and set. A liberal allowance made to the trade.