

THE NEW ZEALAND LOAN & MERCANTILE AGENCY CO., LTD. DUNEDIN.

CAPITAL £4,500,000.

Advances Made on Private Agreements to Deliver

W O O L, G R A I N, & c.

Sales of FAT STOCK every Wednesday at Burnside Yards.
Sales of SKINS every Tuesday.
Sales of WOOL and GRAIN periodically during the Season.

Sole Agents for MALDEN ISLAND GUANO, a good Turnip Manure.

ANDREW TODD, Manager, Dunedin.

TIMBER! TIMBER! TIMBER!
FINDLAY AND MURDOCH,
TIMBER MERCHANTS,
SASH AND DOOR MANUFACTURERS.

Messrs. GEORGE FINDLAY (late of Findlay and Co., Limited) and JOHN MURDOCH of Invercargill, having purchased the old-established and well-known Business which was carried on for many years by FINDLAY AND CO. (LIMITED), are prepared to execute all ORDERS entrusted to them in every Branch of the

TIMBER TRADE AND WOODWARE
MANUFACTURES,

Including
DOORS, SASHES, SPECIAL JOINERY
WORK, WHEELWRIGHT
MATERIAL, AND BUTTER
PACKAGES

(Specially prepared by patent sap-extracting process).

Cumberland Street, and Castle Street,
DUNEDIN.

"ACME" BLACKING

IS now pronounced by the Public to be marvellous in its superior quality and effects. All grocers

"ACME" BLACKLEAD

HAS been tried. Astonishing results. Equal to "Acme" Blacking standard 1 1 1. Encourage the industry.

ACME MANUFACTURING COMPANY, first manufacturers of Blacklead in the colonies, are now prepared to supply

THE "ACME" BLUE.

THE ACME MANUFACTURING COMPANY,
Cumberland Street, Dunedin

CABINETS, Ten Shillings a Dozen.
CARDS, Five Shillings.

BURTON BROTHERS
PHOTOGRAPHERS,
The Green and Gold Corner Verandah,
NUMBER FORTY-ONE
PRINCES STREET.

Portraits of the Most Rev the Bishop and of the Clergy.

S M I T H B R O S.
GEORGE STREET.

FIRE	FIRE	FIRE
FIRE	FIRE	FIRE
FIRE	FIRE	FIRE

THE GREAT SALE
THE GREAT SALE
OR

SALVAGE STOCK
SALVAGE STOCK
SALVAGE STOCK

Has Commenced,
Has Commenced,
AND

IS NOW ON

IS NOW ON IS NOW ON IS NOW ON

S M I T H B R O S.
S M I T H B R O S.
S M I T H B R O S.

Tons of Goods are daily being brought forward Damaged by Fire and Water.

We may mention that at the bulk of the Goods damaged by water has been stowed up-stairs on the roof, and we are getting them into the shop daily.

£8,000 WORTH £8,000
WET AND DAMAGED BY FIRE,
SMOKE, AND WATER.

S M I T H B R O S.,
GEORGE STREET.

GREAT SALE OF SALVAGE STOCK
From Recent Fire
NOW ON

1,000 LADIES' STRAW BONNETS,
New Ships

The Boxes of these were only singed.
These Bonnets were 5s 6d, 7s 6d, and 8s 6d each—now sold at 3d and 4d each.



**UNION STEAM SHIP
COMPANY OF NEW
ZEALAND, LIMITED**

The above Company will despatch steamers as under:—

FOR LYTTLETON, WELLINGTON. — ROTORUA, s.s., on Monday, February 2. Passengers 3 p.m. from Dunedin wharf.

FOR LYTTLETON, WELLINGTON, and NELSON. — ROTORUA, s.s., on Monday, February 2. Passengers from Dunedin Wharf at 3 p.m.

FOR AUCKLAND, VIA LYTTLETON, WELLINGTON, NAPIER, and GISBORNE. — MANAPOURI, s.s., on Wednesday, February 4. Passengers per 2.30 p.m. train.

FOR SYDNEY, VIA LYTTLETON, WELLINGTON, NAPIER, GISBORNE, and AUCKLAND. — MANAPOURI, s.s., on Wednesday, February 4. Passengers per 2.30 p.m. train.

FOR SYDNEY, via LYTTLETON, WELLINGTON. — WAKATIPU, s.s., about February 7.

FOR MELBOURNE, VIA BLUFF AND HOBART. — TE ANAU, s.s., on Thursday, February 5. Passengers per 2.30 p.m. train.

FOR OAMARU, PIMARU, and LYTTLETON. — BEAUTIFUL STAR, s.s., on MONDAY, February 2. Passengers from Dunedin Wharf at midnight.

FOR WESTPORT, via TIMARU, AKAROA, LYTTLETON, and WELLINGTON. — PRUNNER, s.s., on Friday, January 30.

FOR GREYMOUTH, via OAMARU, TIMARU, WELLINGTON. — Steamer early.

FOR FJI, from AUCKLAND. — TAUPO, s.s., about February 2.

FOR TONGA and SAMOA, from AUCKLAND. — WAINUI, s.s., about Wednesday, February 11.

OFFICES:

Corner Vogel, Water, and Cumberland street

[CARD.]

V. OSBORNE CLOSS
(M.B., C.M., Edin.).

Has commenced Medical Practice in

GEORGE STREET, DUNEDIN,
Between Albany and Union Streets.

Buy the Best and insist on having

NOONDAY FAMILY OIL
From your Grocer.

BRILLIANT, ECONOMICAL, SAFE.

Every Tin Stamped to Avoid Counterfeit.

A. McNAUGHTON & CO.,
SAUCE MANUFACTURERS,
MAULAND STREET, DUNEDIN.

Ask your Grocer for McNaughton's Prize Sauces.

Took Two Awards at New Zealand Exhibition.
Manufacturers of
Worcester-shire, Cornish, and Ketchup Sauces