

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.

RARE OPPORTUNITY.

To **CONTRACTORS and BUILDERS.**

FEBRUARY ONLY.

CLEARING SURPLUS STOCKS

(Slightly damaged by late Fire)

OR

TIMBER, DOORS, SASHES,

And all kinds of

BUILDERS' IRONMONGERY

AT

GREATLY REDUCED PRICES.

FINDLAY & MURDOCH.

P.S.—Farmers and others about to build Rough Sheds should not lose this splendid chance.

"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!!! 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
OF

SALVAGE STOCK
SALVAGE STOCK
SALVAGE STOCK

Has Commenced,
Has Commenced,
AND

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 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 Shapes.

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 LYTTTELTON, WELLINGTON. —
PENGUIN, s.s., on Monday, February 9. Passengers 3 p.m. from Dunedin wharf.

FOR LYTTLETON, WELLINGTON, and NELSON. — PENGUIN, s.s., on Monday, February 9. Passengers from Dunedin Wharf at 3 p.m.

FOR AUCKLAND, VIA LYTTTELTON WELLINGTON, NAPIER, and GISBORNE. — WAIRARAPA, s.s., on Wednesday, February 11. Passengers per 2.30 p.m. train.

FOR SYDNEY, VIA LYTTTELTON, WELLINGTON, NAPIER, GISBORNE, and AUCKLAND. — WAIRARAPA, s.s., on Wednesday, February 11. Passengers per 2.30 p.m. train.

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

FOR MELBOURNE, VIA BLUFF. — HAUROTO, s.s., on Thursday, February 12. Passengers per 3.35 p.m. train.

FOR OAMARU, TIMARU, and LYTTTELTON. BEAUTIFUL STAR, s.s., on MONDAY, February 9. Passengers from Dunedin Wharf at midnight.

FOR WESTPORT, via TIMARU, AKABOA, LYTTLETON, and WELLINGTON. — MAHINAPUA, s.s., on Friday, February 6.

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

FOR FIJI, from AUCKLAND. — TAUPO, s.s., on February 5.

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

OFFICES:

Corner Vogel, Water, and Cumberland streets.

[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. M'NAUGHTON & CO.

SAUCE MANUFACTURERS,
MAITLAND STREET, DUNEDIN.

Ask your Grocer for M'Naughton's Prize Sauces.

Took Two Awards at New Zealand Exhibition.
Manufacturers of
Worcestershire, Coriander, and Ketchup Sauces.