

ESTABLISHED 1859.

NEW ZEALAND INSURANCE COMPANY

(FIRE AND MARINE).

CAPITAL **£1,000,000**
PAID UP AND RESERVES **£420,000**

WITH UNLIMITED LIABILITY OF SHAREHOLDERS.

THE PREMIER COLONIAL COMPANY

Fire and Marine Risks accepted at Lowest Current Rates. Losses settled with promptitude and liberality.
 OTAGO BRANCH: Corner of Rattray and Crawford Streets, Dunedin.

WILLIAM I. BOLAM, Manager.

GLOBE HOTEL,

OAMARU.

P. KELLY, Proprietor.
 P. KELLY wishes to inform his friends and the public generally that he has purchased the Globe Hotel, and will be happy to meet them there. Country Visitors and the Travelling Public will find every convenience. The Hotel, which is being renovated throughout, has accommodation for a number of Boarders; has its Private Sitting Rooms, Billiard Room, Bath Room, etc. Convenient to the New Railway Station and opposite the Theatre Royal. A good table kept. All Wines and Spirits of the Best Quality. Free Stabling accommodation.

THE MUSICAL EXCHANGE

FOR

PIANOS AND ORGANS,
 Either for Cash or very easy Time Payments.
 B. FRANCIS,
 159 & 161 MANCHESTER STREET
 CHRISTCHURCH.

RAILWAY HOTEL,

MANCHESTER STREET,
 CHRISTCHURCH

(One minute from the Railway Station).
 MR. WILLIAM JOHNSTON, late of Timaru Refreshment Rooms, has taken over the above favourite house, and offers every comfort to his patrons and friends.

ESTABLISHED 1880. TELEPHONE NO. 69

BAKER BROTHERS,

FURNISHING UNDERTAKERS,
 ASHBURTON.

Direct Importers of Best and Latest Designs in Funeral Furnishings.
 FUNERALS Conducted with the greatest Care and Satisfaction, at most Reasonable Charges.
 Corner of Wakarua Road and Cass streets, and Baker and Brown's Coach Factory.

GENUINE SEEDS

From a
 RELIABLE FIRM.

It is rapidly becoming known throughout N.Z., that
 CRAVEN'S SEEDS GROW.
 Sound, pure and reliable seeds are
 WHAT YOU WANT,
 And
 WE WANT TO SUPPLY THEM.

Illustrated catalogue and guide,
 free to any address.

JAMES CRAVEN AND CO

SEED SPECIALISTS,
 2 MANNERS ST.,
 WELLINGTON

MACALISTER AND CO

(J. J. HISKENS),
 CHEMISTS, INVERCARGILL.

A Complete Stock of Everything that is looked for in a first-class Pharmacy

Sole Agents for the supply of
 PURE NATURAL LYMPH FOR
 VACCINATION.

P.O. Box 120, Telephone 90,
 INVERCARGILL.

JOHN GILLIES

Furniture, Carpet, Floorcloths, and
 Linoleum Warehouse,
 8 GEORGE STREET, DUNEDIN.
 Has just landed Brussels and Tapestry Carpet of magnificent designs, Floorcloths and Linoleums, all widths up to 12 feet in new designs and various qualities.
 Bedsteads and Bedding, all kinds fresh and new.

A large assortment of Bamboo Tables, Whatnots, Brackets, Screens, Stools, new colourings and designs.

A large stock of New Furniture of latest new styles.
 Houses Furnished on the Time-Payment System. Terms very easy. Everybody in town and country cordially invited to visit and inspect our Immense Stock.

FLETCHER, HUMPHREYS & CO.,

WINE, SPIRIT, & CIDER MERCHANTS.

Also Importers of
 Cigars, Cigarettes, Indian, Ceylon, and China
 Teas, and American Goods

WAREHOUSE AND BONDED STORES:
 CATHEDRAL SQUARE,
 CHRISTCHURCH.

WAVERLEY HOTEL,

QUEEN STREET,
 AUCKLAND.

MAURICE O'CONNOR (late of Christchurch and Dunedin) begs to notify that he has taken over the above favourite hotel, close to Train and Wharf. Splendid view of Harbour.

Best brands of Wines and Spirits always on hand.

MAURICE O'CONNOR.

COSENS AND BLACK, LTD.,

ENGINEERS, BLACKSMITHS, MILLWRIGHTS AND
 IRON FOUNDERS
 CRAWFORD STREET DUNEDIN.

Manufacturers of Pumping and Winding Machinery, Hydraulic Mining Plant—including Hydraulic Giants, Sluice Valves, Elevator Castings, Iron and Steel Flaming, Dredge Machinery Tumblers, Buckets, Lids, and all kinds of Machinery and Gearing.

We have just added to our Plant a Wheel Moulding Machine capable of making wheels up to 12ft. diameter, with any number of teeth, or width of face, shrouded or unshrouded.

Having greatly enlarged our premises and plant, we are in a position second to none to execute all orders entrusted to us.

ESTIMATES GIVEN.

CORRESPONDENCE SOLICITED

Repairs of Every Description of Engineering and
 Blacksmith Work Promptly Executed.

THOMSON, BRIDGER AND CO.,

DUNEDIN AND INVERCARGILL.

IRONMONGERS, HARDWARE AND TIMBER
 MERCHANTS AND MANUFACTURERS.

Importers of Fencing Wire (plain and galvanised),
 Barbed Wire, Sheep and Rabbit Netting, Fencing
 Standard "n", "Kiwi" and "Reliance",
 Rabbit Traps, etc., etc., including all
 kinds of Farmers' requirements
 in Hardware.

STANDARDS PUNCHED

True to gauge. Net weight after punching only charged.

Manufacturers of Doors, Sashes, and all Building Requisites, also
 of Churns, Butter Workers, Printers, Milk Vats, and all
 Dairy Implements.

General, Builders', and Furnishing Ironmongery, Electro-Plated
 Ware, Cutlery, &c., &c., in great variety.

PRICES LOW.

QUALITY EXCELLENT.

Building Timber of all kinds supplied direct from Sawmills when
 required.

Totara and Black Pine, to any description, from our own mills at
 OWAKA.

THOMSON, BRIDGER AND CO.,
 Princes Street, DUNEDIN; Dee Street, INVERCARGILL.

For **STYLISH,**
RELIABLE Boots and Shoes
 VISIT

H. R. MORRISON'S,

95 GEORGE STREET, DUNEDIN.

NOTE.—Shipments of the cream of the World's Markets constantly
 coming to hand. SEE WINDOWS.