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MANCHESTER ASSURANCE COMPANY.

ALL CLASSES OF FIRE RISKS ACCEPTED AT LOWEST RATES OF PREMIUM.

LOSSES PROMPTLY AND LIBERALLY SETTLED.

MESSRS J. G. WARD & CO.

Beg to announce that they have been appointed CHIEF AGENTS and ATTORNEYS of this old and wealthy Company for Otago and Southland.

OFFICES: No. 10 RATTRAY STREET (opposite Triangle). Telephone 87.

Local Manager, JAMES RICHARDSON.

DRINK... **PURDIE & CO.'S****AERATED WATERS**

HIGHEST AWARD FOR FIRST QUALITY AERATED WATERS AT CANTERBURY JUBILEE EXHIBITION, 1900-1

REGIST-RED MAKERS OF THE CELEBRATED . . .

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A. J. S. HEADLAND

HAMES STREET, OAMARU.

Importer of all kinds of Ironmongery, Glass and Chinaware, Groceries, Wines and Spirits, Bamboo Curtain Rods, Japanese Baskets, and all kinds of goods for House and Farm use.

SHIP HOTEL**TIMARU.****B. J. McKENNA** - - - Proprietor

B. J. McKENNA has taken over the above centrally situated hotel, three minutes from Railway Station and Post Office, and will spare no pains to make the place as comfortable as possible. The Hotel has been Re-furnished and Renovated.

Wines and Spirits of the Best Brands.

SCOTIA HOTELCorner of
LEITH AND DUNDAS STREETS, DUNEDIN**MICHAEL O'HALLORAN** (late of the Police Force, Dunedin and Ashburton), Proprietor.

Having leased the above well-known and popular Hotel, which has undergone a thorough renovation. Mr O'Halloran is now prepared to offer first-class accommodation to families, boarders, and the general public. The very best of Wines, Ales, and Spirits supplied.

NEW BUTCHERY.**JOHN MCINTOSH**
(For many years salesman to City Co.),Opposite Phoenix Company,
MACLAGGAN STREET, DUNEDIN,Has opened as above.
Only the best of meat at lowest possible prices.

Families waited on for Orders.

A TRIAL SOLICITED.

By



Appointment

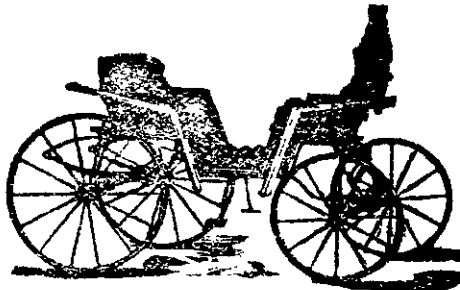
W. S. E. Y.,

PAINTER AND DECORATOR.

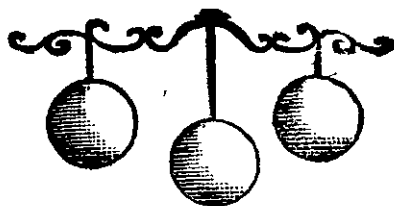
HIGH-CLASS AND ARTISTIC WALL PAPERS

107 COLOMBO STREET,
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Princes Street South, Dunedin.

HORDERN & WHITE

Have now on hand Single and Double Buggies, Station Waggon, Waggonettes, Spring Carts etc. First award for Carriages at New Zealand and South Seas Exhibition, 1889-90.

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Money to Lend in Large or Small Sums.

NOTE ADDRESS:
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DUNEDIN.**W. G. ROSSITER,**

(For 15 years Manager for the late Mr. A. Solomon).

PRACTICAL WATCH AND CLOCK MAKER,

Money Advanced on all Descriptions of Pledges at the Lowest rates of Interest. Watches, Diamonds, and all kinds of Jewellery kept in First-class Fire-proof Safes.

LEST YOU FORGET!

TIGER 2s. TEA

IS THE BEST.

LEST YOU FORGET

HARLEQUIN - - TOBACCO

IS A FIRST FAVOURITE.

- - VISIT - -

SIMON BROTHERS.

SATISFIED CUSTOMERS

Are our best advertisement.

OUR VERY EXTENSIVE STOCK OF
NEW GOODS,

At Moderate Prices, are giving satisfaction.

Our "BEEHIVE BOOTS" are unrivalled
For real hard wear.

Send for Price List.

Address { GEORGE ST., near Octagon;
in { And PRINCES ST., opposite
Dunedin { Post Office.

Also at CLYDE STREET, Balclutha.

**Otago Farmers' Co-operative Association
of N.Z., Limited.**

CRAWFORD STREET, DUNEDIN,

Auctioneers, Stock and Station Agents,
Grain Produce Insurance, and Ship-
ping Agents, Wool Brokers,
Indenters, etc.

SALES:

STOCK—At Burnside every Wednesday.
RABBITSKINS—At Dunedin every Monday.
SHEEPSKINS.—At Dunedin every Tuesday.
SPECIAL CLEARING SALES.—Whenever and
wherever required.
GRAIN AND PRODUCE.—Sold ex truck or
store daily.

AGENTS:

London: N.Z. Farmers' Co-operative As
sociation; Gore: Southland Farmers' Co-
operative Association; Tuapeka West: Mr
Geo. Smith; Waipahi: Mr Jno. McCallum;
Otago and Balclutha: Mr Thos. Walsh;
Wedderburn: Mr Samuel Law; Middle-
march and Palmerston S.: Mr Geo. H.
Webb; Otago Peninsula: Mr T. McQueen;
Oamaru: N. Otago Farmers' Co-operative
Association.

FARM PROPERTIES:

We have a good selection of farm lease-
holds and freeholds on our Register, and
invite the inspection of those in quest of a
good farm. Both purchasers and intending
sellers would do well to consult us as to
their wishes.Our sales of wool, skins, stock, etc., are
conducted by Mr Jno. Grindley, and c^os
may depend on the greatest attention to
their interests, and prompt account sales.

WOOL! WOOL!

Our large and spacious wool stores are
specially adapted to the storage and display
of farmers' wool.**DEAR ME**I've forgotten that **SYMINGTON COFFEE ESSENCE**, whatever shall I do? Call at the nearest
Store you pass [they All Keep it.