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MANCHESTER ASSURANCE COMPANYALL 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.

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MORAY PLACE, DUNEDIN.

JAMES JEFFS (Successor to W. H. Taggart) PROPRIETOR.

Drags, Landaus, Waggonettes, Dog-Carts, and Vehicles of every
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Parties. Horses Broken to Single and Double Harness, also to Saddle

TELEPHONE NO. 124; also EMPIRE STABLES, PALMERSTON SOUTH

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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
pare 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.

PINNAR HOTEL
Corner of

CRAWFORD & JETTY 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.

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Appointment

W. S. E. Y.

PAINTER AND DECORATOR.

HIGH-CLASS AND ARTISTIC WALL
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SYMONDS STREET, AUCKLAND,Have a Choice Lot of NEW MONUMENTS. Light and Dark
Marble, and Red, Gray, and Dark Green Granite. Prices moderate.
Our work has again been awarded the highest honors presented at
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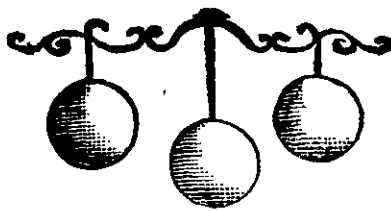
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CITY BREWERY, DUNEDIN.



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Money to Lend in
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PRACTICAL WATCH AND CLOCK MAKER,

Money Advanced on all Descriptions of Pledges at the Lowest
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TIGER 2s. TEA

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IS A FIRST FAVOURITE.

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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;
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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;
Otakala and Balclutha: Mr Thos. Walsh;
Wedgeburn: 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-
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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 clients
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
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