

CITY AND COUNTY INVESTMENT LAND AND BUILDING CO., LIMITED.

Registered under the Companies' Act.

CAPITAL - - - £100,000
IN £100,000 SHARES OF £1 EACH.

Directors:

HON. J. GARRARD, M.L.A., CHAIRMAN.
FRED. R. BRETNAIL, Esq., VICE-CHAIRMAN.
THOMAS LOCKWOOD, Esq. JOHN C. HAMILTON, Esq.
W. FRASER MARTIN, Esq., J.P.
F. W. MIDDLETON, MANAGING DIRECTOR.

Solicitor:

EDGAR LUCAS, Esq.

Bankers:

ENGLISH, SCOTTISH AND AUSTRALIAN CHARTERED BANK.

OFFICES:

327 PITT STREET, SYDNEY.

This Company transacts all the business of a First-class Building Society.
Deposits received to any amount, and for any term.
Interest is allowed as follows:—

For 12 months	.. ..	7 per cent. per annum
" 6 "	.. ..	6 " "
" 3 "	.. ..	5 " "

DEPOSITORS

At these rates are allowed to withdraw their Deposits, or any part of them, at any time without notice
Interest at the Company's current rate being allowed for the period during which the Deposit has been in the
hands of the Company, viz., if the Deposit has been with the Company over 6 months, 6 per cent. per annum
will be allowed, and if under 6 months 5 per cent.

FIXED DEPOSITS.

For Fixed Deposits the Company allows Interest at the following rates:—

For 12 months	.. ..	7½ per cent. per annum
" 6 "	.. ..	6½ " "
" 3 "	.. ..	5½ " "

INTEREST is paid either yearly or half-yearly at option of Depositor.

As will be seen from above, DEPOSITORS with the Company OBTAIN A HIGHER RATE OF INTEREST
than is given elsewhere WITHOUT the LIABILITY which holding of shares incurs.

The Office is open Daily for the receipt and withdrawal of Deposits, fixed or otherwise.

THIS COMPANY OFFERS THE BEST POSSIBLE SECURITY.

The Shareholders being a Proprietary, with power to call and pay up to

£100,000.

Besides which, the Funds of the Company are only invested in really first-class landed and house property
No purchases are made except with the fullest consideration, and no Loans granted except upon the
reports of the Company's Architects and Surveyors, and the repayments are constantly making the Company
more secure.

THE SHARES ARE PERMANENT AND CANNOT BE WITHDRAWN.

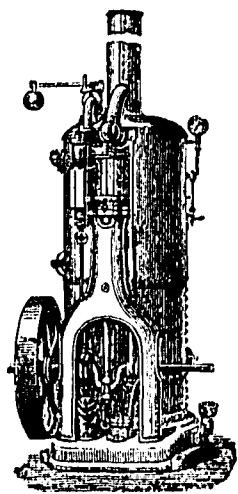
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SHANKS'



ENGINE & BOILER,
Combined.

Direct from the Works

ALEX^R SHANKS & SON'S

MACHINERY.

LARGE STOCKS
WITH ALL
NEWEST DESIGNS
HIGHEST FINISH
AT
LOWEST COST!

LAND AND MARINE ENGINES, BOILERS, PUMPS. CRANES AND HOISTING ENGINES. LAWN MOWERS.

LOCOMOTIVES, TUGS, LAUNCHES, &c.,
ESTIMATED FOR COMPLETE.

ROBERT COOPER WEBSTER,
SOLE AGENT.

Sydney: 111, PITT STREET. Melbourne: 22, KING STREET.

MACHINERY.

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Milne, James, North Willoughby
Olley, Jacob, Manly
Preston, Geo., Devonshire street, Sydney
Price, C. S. Y., Newcastle
Rayner, George, Homebush
Rickard, James, Glebe
Riding, Wm., Bathurst
Robinson, Edwin, Woollahra
Robinson, Wm. Chas., St. Leonards
Robjohns, H. T., B.A., Glebe Point
Savage, Samuel, Petersham
Steggall, E., Albury
Sunderland, J. P., Woollahra
Thomas, E. F., Woollahra
Trevor, James, Mossman's Bay
West, William, Drumm Town
Whyte, Charles, M.A., Newcastle
Williams, Morgan, B.A., Parramatta
Williams, Robert, Eccleston
Wilson, Robert, Ulladulla

INDEPENDENT
(UNCONNECTED)

Chaucer, William, Plattsburg

WESLEYAN METHODIST CHURCH

Allen, Robert, Windsor
Allen, Harry, Molong
Austin, J. S., Singleton
Beale, Joseph, Gunnedah
Bottomley, Benjamin, Wollongong
Beale, W. H., Bega
Bourne, William E., Paddington
Bowes, John, Stanmore
Bowes, Joseph, Rockdale
Bowes, R. B., Nymagee
Bowring, J. A., Sydney
Boyer, F. C., Lismore
Boyces, John, Broughton, Shoalhaven
Brown, Walkden J., Surry Hills
Brown, William, Kempsey
Brown, George, Surry Hills, Sydney
Bryant, J., Ashfield
Butler, C. E., Bingara
Caldwell, Richard, Balmaln
Calvert, John, Rylstone
Carruthers, James E., Armidale
Clarke, William, Stanmore
Clifton, John, Ryde
Cliphsham, Paul, Sydney
Cocks, Granville O., Murrumbidgee
Colwell, F., Bourke
Colwell, James, Narrabri
Cooper, A., Port Macquarie
Corner, Kirton Abraham, Paddington
Cowles, George C., Stanmore
Currow, William, Newtown
Curwood, F. J., Hay
Davis, Walter James, St. Leonards
Dixon, Frederick, Emmaville
Douglass, Alexander, Maclean
Dawson, James W., Wollongong
Dyson, R., Orange
East, Richard, Gunning
Firth, Frank, Waverley
Fletcher, Joseph H., Stanmore
Fletcher, F. E., M.A., Balmaln
Fox, Ebenezer, Kempsey
Gardiner, John, Glebe
George, William Henry
Gibson, Thomas H., Dungog
Gibson, Daniel A., Taree
Glasson, William, Yass
Glasson, Gustavus R., Kiama
Graham, Charles W., Inverell

Hall, William H., B.A., Corowa
Hanton, Thomas A., Raymond terrace
Henry, Warren, Hill End
Hill, William, Wagga Wagga
Holmes, Thomas B., West Maitland
Hopkins, Joseph, Bathurst
Hughes W. C., Sackville Reach
Hurst, George, Burwood
Hutchinson, Alexander, Oberon
James, Charles E., Randwick
Jeffreys, J. A., Newcastle
Johnston, Robert, Rockley
Jones, Charles, Shoalhaven
Jones, Abraham, Cooma
Kelynaek, William, D.D., Sydney
Lane, George, Newtown
Lane, Benjamin, Wilcannia
Laverty, Robert, Forbes
Levin, James H., Lismore
Lucas, Walter, Wentworth
Macdole, Samuel H., Broughton Creek, Shoalhaven
Mack, Hans, Newtown
Maddern, M., Wallsend
Martin, George, Goulburn
Martin, Joseph G., Tenterfield
McCallum, W. B., Ultimo
McCoy, Charles James, Morpeth
McMichael, Thomas R., Crookwell
Meek, Benjamin John, Burwood
Middleton, James G., Bathurst
Moonahan, James G., Mudgee
Moore, John W., Young
Moore, William, Stanmore
Moore, Thomas, Milton
Nance, Thos., Queanbeyan
Nolan, James A., Newtown
Northcott, Thomas, Deniliquin
Olden, Chas., Bowral
Oram, J., Stanmore
Orr, Jno. F., Spring Hill
Orton, Richard W., Kiama
Parker, Thos., Cobarr
Parsons, Adin, Penrith
Payne, George W., Lithgow
Parker, Joseph, Junce
Pearson, William, Glebe
Pennington, H., Cootamundra
Perelval, George Chas., Moruya
Phillips, James, East Maitland
Pleckerling, George, St. Leonards
Pincombe, H. W. T., Parramatta
Prescott, G. J., B.A., Parramatta
Rabone, William T., Grafton
Reeve, George A.
Robson, John, Blayney
Rutledge, Wm. W., Tamworth
Scott, J., St. Leonards
Scotton, Levi A. S., Ballina
Sellers, R., Redfern
Somerville, James, Burwood
Stead, Charles, West Maitland
Stephenson, W. G. R., Newcastle
Stewart, Robert, Tamworth
Taru, Joseph, Parkes
Taylor, Wm. G., Sydney
Taylor, J. G. M., Adelong
Thompson, Gustavus, Dubbo
Turner, John K., St. Albans
Vanderkiste, R. W., Sydney
Waddell, John Alexander, Spring Hill
Watkin, James, Ashfield
Waterhouse, Jabez B., Stanmore
Weston, Wm., Albury
Wilkinson, Samuel, Petersham
Winspear, James W., Waverley
Woodhouse, Hy., Camden
Woodhouse, Joseph, Sydney
Woolnough, James, East Maitland



Woolnough, George, M.A., Ashfield
Wright, Stephen
Youngman, Edward, Glen Innes
Youngman, Henry, Ashfield

BAPTIST CHURCH

Boecher, Richard F., B.A. Grafton
Brewer, Isaac, Thalaba, Dungog
Bright, Charles, Redfern
Burdett, Abraham (Chairman), Woollahra
Evans, John, Newcastle
Fenwick, David, Newtown
Harvison, W. R., Armidale
Hibberd, Frederick (Secretary), Ashfield
Hotston, Sydney, Hinton Maitland
Jagers, T. H., Lawrence
Llewellyn, Thomas, Armidale
Moss, James, Waverley
Murray, A. W., Stanmore
Price, Ebenezer, Bathurst
Soper, John Alfred, Sydneyham rd, Petersham
Stranghen, John, Parramatta
Taylor, William, Sydney
Tydeman, Henry E., Onebygamba, Newcastle
Williams, Isaac, Sydney

PARTICULAR BAPTIST CHURCH

Allen, Daniel, Castlereagh street, Sydney
Hicks, James, Ryde
Young, David, Lambton Newcastle

BAPTIST CHURCH (UNCONNECTED)

Glassop, James John, Balmaln
Poulton, James A., Orange

PRIMITIVE METHODIST CHURCH

Ashmead, Jabez, Mudgee
Blanksby, James, Forest Lodge
Davies, Thomas, Wollongong
Foggan, John Anderson, St. Peter's
Gilly, Samuel, Macleay River
James, George (Registrar), Goulburn
James, A. S. C., Bega
Jennings, Richard, Bowral
Kenny, Bernard, Parramatta
Kington, William, Wallsend
Mowbray, Robert, Crookwell
Penman, John, Pymont
Pritchard, E. C., Newcastle
Rudd, Thomas F., Camden
Smalles, George, Morpeth
Sparling, William, Marrickville, Petersham
Waters, Charles, Waterloo
Willis, Charles, Morpeth
Young, Phillip, Parramatta

UNITED METHODIST FREE CHURCH

Bowe, William H., Darlington
Casley, John, Wallsend
Clemins, Francis, Glebeland, Newcastle

JEWS' SYNAGOGUE

Davis, A. B., Sydney
Levy, Aaron Alexander, Elizabeth st
Levy, Jacob, Drumm st

Philippstein, P., Elizabeth st
Wallinski, Abraham David, Dowling st

GERMAN LUTHERAN CHURCH

Weiss, Heinrich, Gerogery
Herlity, Hermann, Sydney

EVANGELICAL LUTHERAN

Egen, Theodore, Emmanuel, Walla Walla
Schenk, George, Sydney

NORWEGIAN EVANGELICAL LUTHERAN CHURCH

Carlsen, Lauritz, Alexandria

CHURCH OF CHRIST

Day, George, Bowraville
Mowsey, Geo. M., Emore
Gilmour, Robert C., Lismore

BIBLE CHRISTIAN CHURCH

Down, Richard, Wamboona
Poynter, George H., Silverton

UNITARIAN CHURCH

Grant, Edward R., Sydney

WELSH CHURCH

Jones, John, Waratah

THE ONE HOLY CATHOLIC AND APOSTOLIC CHURCH

Wyndham, John, Brunxton, Maitland

ANGLO-ISRAELITE TEACHER

Gough, Fred, Claremont, Gunnedah

UNITED FREE GOSPEL CHURCH

Cullen, John, Kiama

SOCIETY OF FRIENDS (QUAKERS)

Newman, J. H., Ocean st, Woollahra

SALVATION ARMY

Lindsay, Charles H., Castlereagh street, Sydney

PRESBYTERIAN MINISTERS OTHER THAN THOSE OF
THE PRESBYTERIAN CHURCH OF N. S. W., AND
SYNOD OF EASTERN AUSTRALIA

Garvan, John H., Clarence River, Grafton
Looney, Mathew S. A., Toogong, Orange

RE-ORGANIZED CHURCH OF JESUS CHRIST, OF
LATTER-DAY SAINTS

Elder—Joseph F. Burton, Wallsend

INDEPENDENT CONGREGATIONAL CHURCH

Dunkley, George, Canterbury

BAPTIST CHURCH (UNCONNECTED WITH BAPTIST
UNION)

Jones, Seth, Newcastle

ENGLISH INDEPENDENT CHURCH

Barnett, Ezekiel, Wallsend

MUNICIPAL

See Commencement of "City Street Directory."

EDUCATIONAL,

See Schools, &c., Trades Section.

LEGAL DIRECTORY,

See Barristers and Solicitors, Trades Section.

MEDICAL DIRECTORY

See Surgeons, Trades Section.

HEAD OFFICE: 87 PITT STREET, SYDNEY, N.S.W.

POSTAL AND TELEGRAPHIC.

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POSTAL AND TELEGRAPHIC.

GENERAL ARRANGEMENTS

The City Letter Carriers deliver four times a day (Saturday excepted), and Suburban Carriers twice daily; the hours of closing and despatch are stated below, viz.:-

Post Closes at General Post Office.

CITY OF SYDNEY—8.30 and 11.45 a.m., 2 and 4 p.m. (Saturday excepted), 8.30 and 11.45 a.m. on Saturday, SUBURBS—8.30 a.m., and 1.30 p.m.

Letter Carriers leave General Post Office.

CITY OF SYDNEY—8.45 a.m., 12.15, 2.30, and 4.30 p.m. Saturday, only two deliveries, 8.45 a.m., and 12.15 p.m. SUBURBS—8.45 a.m., and 2 p.m.

Mails Close at General Post Office.

COUNTRY DISTRICTS—*Western.* Daily, 8 a.m. and 4 p.m. as far as Penrith, and 6.30 p.m. for places beyond. *Southern.* Daily, 8.30 a.m. as far as Goulburn, 4 p.m. to Pictou, and 7 p.m. for places beyond. *Northern.* Daily, by Hunter River steamers at 9.30 p.m., and per Grafton steamers 8 p.m., about twice a week.

BOOK PACKETS.

Book Packets and samples intended for despatch to the Country Districts must be posted as follows, viz.:-

Western Districts—8 a.m. as far as Penrith; 4 p.m. as far as Penrith; and places beyond, 6.30 p.m.

Southern Districts—8.30 a.m. as far as Goulburn; 4 p.m. to Pictou; and 6.30 p.m. for places beyond.

Northern Districts—7 p.m.

Newspapers for the West must be posted by 7 a.m. and 3 p.m.; South 7.30 a.m. and 3 p.m.; and for the North by 6 p.m.

Mails for despatch by steamers are closed an hour previous to the advertised time of the vessel's departure.

Mails are made up for despatch by sailing vessels twice a day, viz.:-At noon and 6 p.m.

The Letter Delivery Office is open from 8.45 a.m. to 9 p.m. The Dead Letter Office is open from 10 a.m. to 4 p.m., Saturdays excepted, when it closes at 1 p.m. The Inquiry Office and Postage Stamps Sale Office in George-street is open from 8 a.m. to 9 p.m., and stamps are also sold at the Registered Letter Office from 10 a.m. to 1 p.m., and from 2 p.m. to 6 p.m. The Registered Letter Office is open from 9 a.m. to 8 p.m. Letters for registration intended to be forwarded by Mails to be despatched between 9 a.m. and 8 p.m. (except the English Mails, vide page 3, and other mails sent South by overland line beyond Pictou, closing at 6 p.m.), must be posted half-an-hour before the time appointed for the closing of such Mails. The Newspaper Delivery Office is open from 8.45 a.m. to 6 p.m.

The following arrangement will be observed on all public holidays, viz.:-

The General Post Office will be open from 8.45 a.m. to 10 a.m.

The first morning delivery only will be effected by Letter Carriers.

The Country mails usually despatched in the afternoon and evening, also the Constable, Intercolonial, and Foreign mails, will close at 9 a.m. unless otherwise specially intimated.

The Iron Pillar and Receivers at Suburban Post Offices will only be cleared at the first usual hour on such day.

POSTAGE ON LETTERS, BOOKS, NEWSPAPERS, &c.

TOWN LETTERS.

For delivery within the limits of the city or town in which letters are posted:-

Not exceeding $\frac{1}{2}$ oz. 1 penny
Exceeding $\frac{1}{2}$ oz., but not exceeding 1 oz. .. 2 pence
and so on, increasing 1 penny for every additional $\frac{1}{2}$ ounce or fraction of $\frac{1}{2}$ an ounce.

SYDNEY AND ITS SUBURBS.

The Town Rate of Postage, viz., 1d. the $\frac{1}{2}$ ounce, is levied upon all correspondence posted in the City of Sydney for delivery at the Post Offices mentioned below, and also upon correspondence posted in any of such Post Offices for the said City, or for any such Post Offices.

Abbots, Annandale, Arncliffe, Ashfield, Auburn, Balmmain, Bankstown, Bayview, Beaconsfield, Belmore, Bexley, Bilcoo, Botany, Botany Road, Bourke st, Redfern, Bunn Vista, Burwood, Camperdown, Canterbury, Carlingford, Chatswood, Como, Concord, Croydon, Darlington, Drummoyne, Edgecliff, Enfield, Ermington, Field of Mars, Five Dock, Gladstone, Glebe, Gordon, Granville, Greenwich, Guildford, Homebush, Hornsby, Hunter's Hill, Hurstville, Ironcove Bridge, Kingsgrove, Kogarah, La Perouse, Leichhardt, Lower Botany, Macdonald Town, Manly, May's Hill, Marrickville, Mount Carmel, Naremburn, Newtown, North Willoughby, Padlington, Parramatta, Penrith Hills, Petersham, Randwick, Redfern, Redmyre, Riverview, Rockdale, Rockwood, Ryde, St. Leonards, St. Mark's, St. Peter's, Stanmore, Summerhill, Sydney and its City Branch Offices, Sylvania, Tempe, Upper Bankstown, Waterloo, Watson's Bay, Waverley, West Balmmain, Wondora, Woollahra.

INLAND LETTERS.

Not exceeding $\frac{1}{2}$ oz. 2 pence
Exceeding $\frac{1}{2}$ oz., but not exceeding 1 oz. .. 4 pence
and so on, increasing 2 pence for every additional $\frac{1}{2}$ oz. or fraction of $\frac{1}{2}$ an ounce.

NOTE.—The Town Rate of Postage, viz., 1d. the $\frac{1}{2}$ ounce is levied upon all correspondence posted within a 10-mile radius of Newcastle, for delivery anywhere within that radius. The penny postage rate also exists between West Maitland, East Maitland and Morpeth, between Bathurst and Esrom, between Bathurst and Kelso, and between Narrabri and Narrabri station.

INTERCOLONIAL AND SOUTH SEA ISLAND LETTERS.

Fiji Islands	} 2 pence per half ounce.
New Guinea	
New Zealand	
Queensland	
South Australia	
Tasmania	
Victoria	
Western Australia	

FRY'S COCOA is the best.

Sydney to London.			London to Sydney.		
Route.	Leave Sydney.	Due London.	Route.	Leave London.	Due Sydney.
	1886	1886		1886	1886.
M	1 Jan. .. Friday	15 Feb. .. Monday	O	1 Jan. .. Friday	10 Feb. .. Wednesday
P	7 Jan. .. Thursday	16 Feb. .. Tuesday	P	8 Jan. .. Friday	18 Feb. .. Thursday
O	13 Jan. .. Wednesday	23 Feb. .. Tuesday	P	11 Jan. .. Monday	25 Feb. .. Thursday
P	21 Jan. .. Thursday	2 Mar. .. Tuesday	P	15 Jan. .. Friday	24 Feb. .. Wednesday
P	27 Jan. .. Wednesday	9 Mar. .. Tuesday	P	22 Jan. .. Friday	4 Mar. .. Thursday
F	28 Jan. .. Thursday	10 Mar. .. Wednesday	P	28 Jan. .. Thursday	10 Mar. .. Wednesday
M	29 Jan. .. Friday	15 Mar. .. Monday	F	29 Jan. .. Friday	10 Mar. .. Wednesday
O	4 Feb. .. Thursday	16 Mar. .. Tuesday	O	5 Feb. .. Friday	18 Mar. .. Thursday
P	10 Feb. .. Wednesday	23 Mar. .. Tuesday	P	8 Feb. .. Monday	25 Mar. .. Thursday
P	18 Feb. .. Thursday	30 Mar. .. Tuesday	P	12 Feb. .. Friday	24 Mar. .. Wednesday
P	24 Feb. .. Wednesday	6 Apr. .. Tuesday	P	19 Feb. .. Friday	7 Apr. .. Thursday
F	25 Feb. .. Thursday	7 Apr. .. Wednesday	P	25 Feb. .. Thursday	7 Apr. .. Wednesday
M	26 Feb. .. Friday	12 Apr. .. Monday	P	26 Feb. .. Friday	7 Apr. .. Wednesday
O	4 Mar. .. Thursday	13 Apr. .. Tuesday	P	5 Mar. .. Friday	15 Apr. .. Thursday
P	10 Mar. .. Wednesday	20 Apr. .. Tuesday	P	8 Mar. .. Monday	22 Apr. .. Thursday
P	18 Mar. .. Thursday	27 Apr. .. Tuesday	P	12 Mar. .. Friday	21 Apr. .. Wednesday
P	24 Mar. .. Wednesday	4 May .. Tuesday	P	19 Mar. .. Friday	29 Apr. .. Thursday
P	25 Mar. .. Thursday	5 May .. Wednesday	P	25 Mar. .. Thursday	5 May .. Wednesday
M	26 Mar. .. Friday	10 May .. Monday	P	30 Mar. .. Friday	6 May .. Wednesday
O	1 Apr. .. Thursday	11 May .. Tuesday	P	2 Apl. .. Friday	13 May .. Thursday
P	7 Apr. .. Wednesday	18 May .. Tuesday	P	5 Apl. .. Monday	20 May .. Thursday
P	15 Apr. .. Thursday	25 May .. Tuesday	P	9 Apl. .. Friday	10 May .. Wednesday
P	19 Apr. .. Monday	1 June .. Tuesday	P	16 Apl. .. Friday	27 May .. Thursday
P	22 Apr. .. Thursday	2 June .. Wednesday	P	22 Apl. .. Thursday	2 June .. Wednesday
P	23 Apr. .. Friday	7 June .. Monday	P	23 Apl. .. Friday	2 June .. Wednesday
P	29 Apr. .. Thursday	8 June .. Tuesday	P	30 Apl. .. Friday	10 June .. Thursday
P	3 May .. Monday	14 June .. Monday	P	3 May .. Monday	17 June .. Thursday
P	13 May .. Thursday	21 June .. Monday	P	7 May .. Friday	16 June .. Wednesday
P	17 May .. Monday	28 June .. Monday	P	14 May .. Friday	24 June .. Thursday
P	20 May .. Thursday	30 June .. Wednesday	P	20 May .. Thursday	30 June .. Wednesday
P	21 May .. Friday	5 July .. Monday	P	21 May .. Friday	30 June .. Wednesday
P	27 May .. Thursday	5 July .. Monday	P	28 May .. Friday	8 July .. Thursday
P	31 May .. Monday	12 July .. Monday	P	31 May .. Monday	15 July .. Thursday
P	10 June .. Thursday	19 July .. Monday	P	4 June .. Friday	14 July .. Wednesday
P	14 June .. Monday	26 July .. Monday	P	11 June .. Friday	22 July .. Thursday
P	17 June .. Thursday	28 July .. Wednesday	P	17 June .. Thursday	28 July .. Wednesday
P	18 June .. Friday	2 Aug. .. Monday	P	18 June .. Friday	28 July .. Wednesday
P	24 June .. Thursday	2 Aug. .. Monday	P	25 June .. Friday	5 Aug. .. Thursday
P	28 June .. Monday	9 Aug. .. Monday	P	28 June .. Monday	12 Aug. .. Thursday
P	8 July .. Thursday	16 Aug. .. Monday	P	2 July .. Friday	11 Aug. .. Wednesday
P	12 July .. Monday	23 Aug. .. Monday	P	9 July .. Friday	19 Aug. .. Thursday
P	15 July .. Thursday	25 Aug. .. Wednesday	P	15 July .. Thursday	25 Aug. .. Wednesday
P	16 July .. Friday	30 Aug. .. Monday	P	16 July .. Friday	25 Aug. .. Wednesday
P	22 July .. Thursday	30 Aug. .. Monday	P	23 July .. Friday	2 Sept. .. Thursday
P	26 July .. Monday	6 Sept. .. Monday	P	26 July .. Monday	9 Sept. .. Thursday
P	5 Aug. .. Thursday	13 Sept. .. Monday	P	30 July .. Friday	8 Sept. .. Wednesday
P	9 Aug. .. Monday	20 Sept. .. Monday	P	6 Aug. .. Friday	16 Sept. .. Thursday
P	12 Aug. .. Thursday	22 Sept. .. Wednesday	P	12 Aug. .. Thursday	22 Sept. .. Wednesday
P	13 Aug. .. Friday	27 Sept. .. Monday	P	13 Aug. .. Friday	22 Sept. .. Wednesday
P	19 Aug. .. Thursday	27 Sept. .. Monday	P	20 Aug. .. Friday	30 Sept. .. Thursday
P	23 Aug. .. Monday	4 Oct. .. Monday	P	23 Aug. .. Monday	7 Oct. .. Thursday
P	2 Sept. .. Thursday	12 Oct. .. Tuesday	P	27 Aug. .. Friday	6 Oct. .. Wednesday
P	8 Sept. .. Monday	19 Oct. .. Tuesday	P	3 Sept. .. Friday	14 Oct. .. Thursday
P	9 Sept. .. Thursday	20 Oct. .. Wednesday	P	9 Sept. .. Thursday	20 Oct. .. Wednesday
P	10 Sept. .. Friday	25 Oct. .. Monday	P	10 Sept. .. Friday	20 Oct. .. Wednesday
P	16 Sept. .. Thursday	26 Oct. .. Tuesday	P	17 Sept. .. Friday	28 Oct. .. Thursday
P	20 Sept. .. Monday	2 Nov. .. Tuesday	P	20 Sept. .. Monday	4 Nov. .. Thursday
P	30 Sept. .. Thursday	9 Nov. .. Tuesday	P	24 Sept. .. Friday	3 Nov. .. Wednesday
P	6 Oct. .. Wednesday	16 Nov. .. Tuesday	P	1 Oct. .. Friday	11 Nov. .. Thursday
P	7 Oct. .. Thursday	17 Nov. .. Wednesday	P	7 Oct. .. Thursday	17 Nov. .. Wednesday
P	8 Oct. .. Friday	22 Nov. .. Monday	P	8 Oct. .. Friday	17 Nov. .. Wednesday
P	14 Oct. .. Thursday	23 Nov. .. Tuesday	P	15 Oct. .. Friday	25 Nov. .. Thursday
P	20 Oct. .. Wednesday	30 Nov. .. Tuesday	P	18 Oct. .. Monday	2 Dec. .. Thursday
P	28 Oct. .. Thursday	7 Dec. .. Tuesday	P	22 Oct. .. Friday	1 Dec. .. Wednesday
P	3 Nov. .. Wednesday	14 Dec. .. Tuesday	P	29 Oct. .. Friday	9 Dec. .. Thursday
P	4 Nov. .. Thursday	15 Dec. .. Wednesday	P	4 Nov. .. Thursday	16 Dec. .. Wednesday
P	5 Nov. .. Friday	20 Dec. .. Monday	P	5 Nov. .. Friday	16 Dec. .. Wednesday
P	11 Nov. .. Thursday	21 Dec. .. Tuesday	P	12 Nov. .. Friday	23 Dec. .. Thursday

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DESPATCH AND ARRIVALS OF ENGLISH MAILS—(continued).

Sydney to London.			London to Sydney.		
Route.	Leave Sydney.	Due London.	Route.	Leave London.	Due Sydney.
P	1886 17 Nov. .. Wednesday	1886 28 Dec. .. Tuesday	M	1886 16 Nov. .. Monday	1887 30 Dec. .. Thursday
O	25 Nov. .. Thursday	4 Jan. .. Tuesday	O	19 Nov. .. Friday	29 Dec. .. Wednesday
P	1 Dec. .. Wednesday	11 Jan. .. Tuesday			
F	2 Dec. .. Thursday	12 Jan. .. Wednesday	P	26 Nov. .. Friday	6 Jan. .. Thursday
M	3 Dec. .. Friday	17 Jan. .. Monday	F	2 Dec. .. Thursday	12 Jan. .. Wednesday
O	9 Dec. .. Thursday	18 Jan. .. Tuesday	P	3 Dec. .. Friday	12 Jan. .. Wednesday
P	16 Dec. .. Wednesday	25 Jan. .. Tuesday	O	10 Dec. .. Friday	20 Jan. .. Thursday
P	23 Dec. .. Thursday	1 Feb. .. Tuesday	M	13 Dec. .. Monday	27 Jan. .. Thursday
O	29 Dec. .. Wednesday	8 Feb. .. Tuesday	O	17 Dec. .. Friday	26 Jan. .. Wednesday
M	31 Dec. .. Friday	14 Feb. .. Monday	P	24 Dec. .. Friday	3 Feb. .. Thursday

M stands for Messageries Maritimes (French Company), via Marseilles.

Letters for transmission by the P. and O. Company must be endorsed "via Brindisi"; and for transmission by the Messageries Maritimes Company "via Marseilles."

(Excepting Intercolonial.)

Not exceeding ½oz.	6 pence
Exceeding ½oz., but not exceeding 1oz.	1 shilling

and so on, increasing 6 pence for every additional half-ounce or fraction of half-ounce.

LETTERS TO THE UNITED KINGDOM.

Per San Francisco Packet	} very half- price or fraction thereof, 6d.
Per Orient Company's steamers <i>via</i> Suez	.. .. .
Per Peninsular and Oriental Co.'s steamers if marked <i>via</i> Brindisi	.. .. .
By direct steamers or ships	.. .. .
Per French line of steamers when marked <i>via</i> Marseilles	.. .. .
Per British India Company when marked <i>via</i> Torres Straits	

LETTERS FOR THE CONTINENT OF EUROPE, &c.

Letters for the Continent of Europe marked "via Italy," and intended to be sent in the direct Mail to Italy, with insufficient postage thereon for that route, will be treated as wholly unpaid letters, forwarded, and charged upon delivery. For rates of postage, see Table A, page 130.

Letters addressed to any part of the Kingdom of Italy will be forwarded in a direct Mail at the following rates :—

Not exceeding $\frac{1}{2}$ oz.	8.	d.
Exceeding $\frac{1}{2}$ oz. but not exceeding 1 oz. . .	0	7
Every additional $\frac{1}{2}$ oz., or fraction of $\frac{1}{2}$ oz. .	1	2
	0	7

Registered Letters for Italy may also be forwarded by this route, upon payment of the usual Colonial registration fee of 10s.; but no letter or other packet containing either gold or silver money, jewels, or precious articles, or any other article whatever liable to Customs' duties, is allowed to be sent.

PRE-PAYMENT OF POSTAGE.

The postage upon all letters, packets, and newspapers must be prepaid by affixing stamps thereon. But when any Postmaster shall not have stamps of the requisite value for sale, the postage may be paid in coin, and shall be acknowledged by such Postmaster on the face or cover of the letter, packet, or newspaper.

Town and country letters or packets bearing one postage stamp, will be regularly transmitted; but double the amount of postage omitted to be paid will be charged on delivery.

Letters addressed to certain places beyond the Colony (and in some cases of foreign countries sent through England) will be forwarded even if posted wholly unpaid.

Letters addressed to the United States, Canada, Honolulu, Hong Kong, India, Egypt, Ceylon, Straits Settlement, Mauritius, Seychelles, and China, will be forwarded if a single rate is prepaid, the deficient postage, together with a fine equal to a single rate being charged on delivery.

Letters for all places not specially excepted as above, not bearing a single rate, will be returned to the senders.

EXEMPTION FROM POSTAGE.

Members of the Executive and Legislative Councils, also of Legislative Assembly, may receive, by the post, Petitions and Addresses to Her Majesty and to His Excellency the Governor, and Petitions addressed to either the Executive or Legislative Council, or the Legislative Assembly, not exceeding thirty-two ounces in weight, exempt from postage: Provided such Petitions and Addresses be sent without covers, or in covers open at both ends.

REGISTRATION OF LETTERS.

Any person can have a letter registered by affixing on it, by means of the proper stamps, the amount of the registration fee, in addition to the proper postage, and presenting it at a Post Office during office-hours, when a receipt for the same will be given, and every precaution will be adopted to insure its safe delivery by entering it on the Letter Bills, and obtaining a receipt for the same on delivery. As the Post Office, however, is not responsible for the loss of any letter, whether registered or otherwise, parties sending Bank notes or drafts are advised to take the numbers and particulars, and to cut such notes or drafts in halves, and to send them by different posts.

The registration fee is 4d., and Stamped Registered-letter envelopes can be purchased by the public at 4d. each.

It should be borne in mind that the impressed stamp which the envelope bears represents the Registration Fee only (4), and that the postage must be prepaid by affixing the necessary stamps.

A letter enclosed in one of these envelopes must not be dropped into a Letter Box, but must be given to an officer of the Post Office to be registered, and a receipt obtained for it.

Should any letter, containing or appearing to contain coin or other valuables, not be registered by the sender, this will be done by the Department, the Registration fee (or in the case of letters to or from the United Kingdom a double Registration Fee) being charged on delivery.

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LATE LETTERS.

Late Letters for despatch inland, bearing a Late Fee of 2d. in addition to regular postage, will be received at the General Post Office as follows:—

Western District, as far as Penrith, Daily, 4 to 4.15 p.m.
Do beyond Penrith, Daily, 6.30 to 7.15 p.m.
Southern District, as far as Goulburn, Daily, 8.30 to 8.45 a.m.
Do for all places beyond Picton, Daily, 7 to 7.30 p.m.
Northern District, for Grafton steamers, 8 to 8.15 p.m.
Do for Hunter River steamers, 9.30 to 9.45 p.m.
For Coastwise steamers, 15 minutes after the time fixed for closing mail.

A special arrangement permits of the reception of Late Letters for places within the colony and for Victoria, at the letter boxes on the despatching side of the Reformatory Railway station, for places beyond Penrith or Picton, up to 7.65 and 8.50 p.m. respectively, and also for the "Limited Express" train, for Melbourne only, up to 4.50 p.m. In the Mail Van letter boxes correspondence will further be received up to 8 p.m. for the Western district, and 9 p.m. for the Southern, beyond Penrith and Picton. Letters posted in all Mail Van Receivers must bear the late fee of 2d. in addition to the ordinary postage, otherwise they will not be forwarded until next post.

At Country Post Offices, Late Letters can be posted to within a quarter of an hour of the time of despatch of the Mails, on payment of a late fee of 2d. In certain cases letters can also be forwarded, if posted (with a late fee of 2d.) between the hours of 9.30 and 9.45 p.m. All Late Fees must be paid by stamps.

Late letters, intended for despatch by the Intercolonial Mails, will be received for a quarter-of-an-hour after the time fixed for the closing of the Mails; but such letters must each bear an extra two-penny stamp as a Late Fee, or they will not be forwarded.

Letters placed on board steamers or sailing vessels for any of the Australasian Colonies after the Mails have closed at the General Post Office, should bear the ordinary postage rate, with a late fee of 2d., and if not fully prepaid, the deficiency will be charged on delivery.

For information respecting Late Letters for the United Kingdom.

LETTERS CONTAINING GOLD TRANSMITTED WITHIN THE COLONY.

Not exceeding 1 oz. (avoirdupois weight), 4d.

And so on, increasing 4d. for every additional oz. or fraction of an oz.

TOWN AND COUNTRY BOOK PACKETS.

Not exceeding 4ozs. 1 penny
And for every additional 4ozs., or portion of 4ozs. 1 penny

TOWN AND COUNTRY SAMPLES AND PATTERNS OF MERCHANDISE.

Not exceeding 2ozs. 1 penny
And 1d. for every additional 2ozs., or fraction of 2ozs.

BOOK PACKET REGULATIONS.

1. A Book packet may contain any number of separate books or other publications (including printed or lithographed letters, bank pass-books, returns, deeds, affidavits, policies of assurance, depositions, recognizances, powers of attorney), photographs (when not on glass or in cases containing glass or any like substance), drawings, prints or maps, and any quantity of paper, or any other substance in ordinary use for writing or printing upon; and the books or other publications, prints, maps, &c., may be either printed, written, engraved, lithographed, or plain, or any mixture of these. Further, all legitimate binding, mounting, or covering of a book, &c., or of a portion thereof, is allowed, whether such binding, &c., be loose or attached; as also rollers in the case of prints or maps,

markers (whether paper or otherwise) in the case of books, pens, or pencils, in the case of pocket books, &c., and in short, whatever is necessary for the safe transmission of such articles, or usually appertains thereto; but the binding, rollers, &c., must not be sent as a separate packet. Provided that no packet containing valuable money enclosures (such as cheques, drafts, bank notes, &c.), can be transmitted at book packet rates of postage, but must be paid for as a letter.

Circulars—i.e.: Letters which are intended for transmission in identical terms to several persons, and the whole or the greater part of which is printed, engraved, or lithographed, may also be sent by book post.

2. A book packet may not contain any letter, or communication of the nature of a letter (whether separate or otherwise) unless it be a circular letter or be wholly printed; nor any enclosure sealed or closed against inspection; nor any other enclosure not allowed by Rule 1. If this rule be infringed, the entire package is charged as a letter.

3. A book packet may be posted either without a cover (in which case it must not be fastened whether by means of gum, wafer, sealing wax, postage stamp, or otherwise), or in a cover, sufficiently open at both ends as to admit of the contents being easily withdrawn for examination; otherwise it is treated as a letter. For the greater security of the contents, however, it may be tied at the ends with string; Postmasters being authorised to cut the string in such cases, although if they do so they must again tie up the packet. *The foregoing will not apply to official returns forwarded from one Government officer to another, which may be transmitted in closed covers, provide the covering envelope bears an endorsement signed by the sender, that the packet contains "Official Returns only."*

4. No book packet may be above sixteen ounces in weight, nor above two feet in length, one foot in width, or one foot in depth, unless it be sent to or from one of the Government Offices. The limit of weight is not the same to all countries. For particulars see Table A.

5. When, owing to a great and unusual influx of letters books, &c., the transmission or delivery of the letters would be delayed if the whole mail were dealt with without distinction, book packets may be kept back till the next despatch or delivery.

6. Any packet posted in fraud or violation of the Post Office Statute or Regulations, or of any Act of the Customs, or containing any letter or epistolary communication, or having less than one rate prepaid as a packet not exceeding two ounces in weight, or which shall have no postage, or less than one rate of postage, in accordance with the rate chargeable thereon, or shall contain or have on the outside thereof, any profane, obscene, or libellous address, signature, picture, or thing, must be sent to the Dead Letter Office forthwith.

7. Packets containing returns of births, baptisms marriages, and deaths, may be transmitted unstamped, the postage being paid upon delivery, if marked as containing such returns only, and signed by the Clergyman or the District Registrar transmitting them.

Entries merely stating who sends the book, &c., or to whom it is given, are not regarded as a letter.

It is the duty of Postmasters, whenever they have ground for suspecting an infringement of any of the above conditions, and occasionally, even when there is no ground for suspicion, to open and examine book packets posted at, or passing through, their office.

In order to secure the return of book packets which cannot be delivered, the names and addresses of the senders should be printed or written outside; thus, "From _____ of _____."

PATTERN AND SAMPLE POST REGULATIONS.

1. The Pattern and Sample Post is restricted to *bona fide* Samples or Patterns of Merchandise. Goods sent for sale, or in execution of an order (however small the quantity may be), or any articles sent by one private individual to another which are not actually patterns or samples, are not admissible.

2. Patterns or samples, when practicable, must be sent in covers open at the ends and in such a manner as to be easy of examination. But samples of seeds, drugs, and such like articles, which cannot be sent in covers of this kind (but such articles only), may be posted enclosed in boxes, or in bags of

linen or other material fastened in such a manner that they may be readily opened; or in the case of samples of seeds, &c., in bags entirely closed, provided such closed bags are transparent, so as to enable the officers of the Post Office readily to satisfy themselves as to the nature of the contents.

3. There must be no writing or printing upon or in any packet except the address of the person for whom it is intended, the address of the sender, a trade mark or number, and the price of the articles.

4. Packets containing samples or trade patterns above sixteen ozs. in weight, or exceeding two feet in length, one foot in width, or one foot in depth (unless it be sent to or from one of the Government Offices), or reasonably suspected to contain articles likely to injure the other portions of the mail, or the person of any officer or servant of the Post Office, may be refused. The limit of weight is not the same to all countries. For particulars see Table A.

5. Packets containing seeds, not sent as samples, may be forwarded as inland packets only; such packets must not, however, exceed eight ounces in weight, and must be packed in the manner described in Regulation 2.

6. Any packet posted in fraud or violation of the Post Office Statute or Regulations, or of any Act of the Customs, or containing any letter or epistolary communication, or having less than one rate prepaid as a packet not exceeding two ounces in weight, or which shall have no postage, or less than one rate of postage, in accordance with the rate chargeable thereon, or shall contain or have on the outside thereof, any profane, obscene, or libellous address, signature, picture, or thing, must be sent to the Dead Letter Office, forthwith.

7. Patterns and Samples can be forwarded to places marked "S." The regulations as to weight are not the same to all foreign Countries.

As considerable misunderstanding exists as to the intention of this regulation, it is deemed necessary to explain that the only object of it is to afford certain trade facilities, and not to provide for the general conveyance of articles of merchandise from any one individual to another. For instance, under this clause, as it now stands, any merchant in or warehouseman can send a pattern or sample (even if it has an intrinsic value) to any other merchant or warehouseman for the purpose of filing in the disposal of a quantity of the article so sampled; but it is not intended that any merchant or warehouseman shall under this regulation send through the post any article sold to a purchaser. In working this regulation, obviously much must be left to the honesty of the persons making use of this post as regards the articles being *bona fide* patterns or samples, but Postmasters and others can in most cases readily decide whether an article sent is likely to be a sample from one merchant or warehouseman to another, or an article sent in execution of an order from one individual to another.

In order to secure the return of pattern packets which cannot be delivered, the name and addresses of the senders should be printed or written outside; thus, "From _____ of _____."

Patterns or samples of merchandise for transmission by post within the Colony can be accompanied by a printed descriptive catalogue or printed advertisement from the senders, provided the ends of the packet are left open for inspection of contents, and they are otherwise posted in accordance with the Pattern and Sample Post regulations.

The following rates will be chargeable on this description of matter, viz:—

Not exceeding 2 ozs. 2d.
And 2d. extra for every additional 2 ozs. or fraction of ozs.

POSTAGE STAMPS AND STAMPED ENVELOPES.

Every Postmaster is required to keep, for sale to the public, a sufficient stock of postage stamps, stamped envelopes, post cards, and newspaper wrappers.

Postage stamps at present in use—1d., 2d., 3d., 4d., 5d., 6d., 7d., 8d., 10d., 1s., 5s.

One-penny stamped envelopes, 25 in a packet, in size 4½ in. x 7 in.—2s. 3d. per packet

Two-penny stamped envelopes, 25 in a packet, in size 4½ in. x 7 in.—4s. 6d. per packet

Newspaper wrappers, 25 in a packet, for 2s. 2d.

One-penny and two-penny stamps will be impressed on envelopes supplied by the public for the purpose under the following regulations:—

1st. Not fewer than 500 envelopes of any one size can be received at any time

2nd. No envelopes can be received for stamping which are to thin to bear the impression of the die

3rd. Envelopes provided by the Post Office Department, with the proper stamp thereon, will be substituted for any which may be spoiled in the operation of stamping.

4th. No fee is charged for stamping.

5th. No commission is allowed on envelopes stamped for licensed vendors.

6th. Payment for impressing envelopes to be made in advance.

Envelopes for registration purposes, with embossed registration stamp, 4 in. x 2½ in. and 5 in. x 3 in.—4d. each.

Arrangements have been made by which firms, &c., may print their names on the back of the postage stamps, or perforate their initials in each stamp by means of any machines submitted to and approved of by the Postmaster General. Postage stamps so marked must not be purchased by any postmaster or other persons, as the object of placing a private mark thereon is to prevent stamps being stolen and sold.

Stamps with the letters "O.S." marked thereon in black are issued for the use of Government officials under the following regulations:—

1. Postage stamps having the letters "O.S." printed thereon are only available for official letters, the envelopes of which must bear the endorsement "O.L.M.S." with the name of the Department (or Branch thereof) from which they are sent, in the corner; or, in the case of default of this being done, letters stamped with "O.S." stamps will be opened, under the provisions of the Postage Act, and returned to the senders.

2. Under no pretext whatever will these stamps be supplied to Postmasters, or be sold by Postmasters, or be purchased or exchanged for other stamps at any Post Office.

3. Public officers in the country will not be able to procure "O.S." stamps from the country Postmasters, but can obtain them from the Head of their department in Sydney, to whom they will be supplied on requisition in the usual manner.

PURCHASE OF POSTAGE STAMPS AND STAMPED ENVELOPES FOR THE PUBLIC.

New South Wales Postage Stamps, not sold, damaged, marked on the back with the name of a firm, &c., in print, or with perforated initials, will be purchased by the Cashier of the General Post Office, in lots of not less value than £1, and all Postmasters in the Colony will be permitted to afford the public a similar convenience. The charge for this accommodation is 5 per cent.

Spoiled but unused stamped envelopes will be purchased by the Cashier of the General Post Office in lots bearing stamps to the value of not less than £1. A discount of 10 per centum will be charged for the accommodation.

LICENSES TO SELL POSTAGE STAMPS.

Any respectable person, not in the service of the Post Office or Telegraph Departments, wishing for a license to sell postage stamps for the convenience of the public should make written application to that effect to the Secretary of the General Post Office.

Licenses are revocable at pleasure, and only authorise the sale of stamps at the house or shop mentioned in the license.

Letters from licensed vendors of postage stamps containing remittances for stamps should be addressed to the "Cashier, General Post Office," and marked "From (name), Licensed Stamp Vendor (address)." Such letters must, however, be prepaid as ordinary letters, but Postmasters will register them free of charge.

INLAND CARD POST.

Post Cards, whether Official or Private, being each impressed with a penny stamp, may be transmitted between places in the Colony of New South Wales, under the following conditions and regulations:—

1. The front or stamped side of the card to be for the address only, in addition to the words "Post Card." There must

Orders drawn on America will be paid at the rate of 4 dollars 87 cents to the pound sterling.

GERMANY.

Money Orders will be issued at all Money Order Offices in New South Wales, payable in Germany. Money Orders will also be issued at all Money Order Offices in Germany, payable in New South Wales.

The German Empire is comprised of the following Kingdoms, —Grand Duchies, Duchies, Principalities, and Free Towns, namely,—Prussia and Lauenburg, Bavaria, Saxony, Wurttemberg, Baden, Hesse, Mecklenburg Schwerin, Mecklenburg Strelitz, Saxe Weimer, Oldenburg, Brunswick, Saxe Meiningen, Saxe Altenburg, Saxe Coburg Gotha, Anhalt, Schwarzburg, Rudolstadt Schwarzburg, Sondershausen, Waldeck, Reuss Alter Lina (the elder), Reuss Jungerer Lina (the younger), Schaumburg-Lippe, Lippe, Lubeck, Bremen, and Hamburg.

Rate of Commission.—For sums not exceeding £2—2s.; exceeding £2, and not exceeding £5—4s.; exceeding £5, and not exceeding £7—6s.; exceeding £7, and not exceeding £10—8s.

The money equivalents to be paid in Germany to be at the rate of 20 marks 40 pfennings to the £1 sterling, received in this Colony.

CHINA—JAPAN.

Money Orders will be issued at all Money Order Offices in New South Wales, payable in Hongkong, Shanghai, and Yokohama. Money Orders will also be issued at all Money Order Offices in Hongkong, Shanghai, and Yokohama, payable in New South Wales.

Rate of Commission.—For any sum not exceeding £5—2s.; exceeding £5, but not exceeding £10—4s.

No Money Order will be issued for a larger sum than Ten Pounds.

Lists of the Money Order Offices in Victoria, South Australia, Tasmania, Western Australia, New Zealand, Queensland, and the United Kingdom, may be seen, and further information obtained, at any Money Order Office in New South Wales.

GOVERNMENT SAVINGS BANK.

MONEY ORDER OFFICE.

This Bank is open for the receipt of Deposits and for the repayment of the same during the following hours, viz.:—Daily (except Saturday) from 10 a.m. to 3 p.m.

Saturdays, from 10 a.m. to noon; and from 7 to 9 p.m. for the receipt of Deposits only.

Branches of this Bank have been established, and will be conducted in connection with the Post Offices at the places mentioned, viz.:—

Sums of one shilling or any multiple of one shilling may be deposited.

Interest at the rate of .£4 per cent. per annum is allowed on deposits from £1 up to £200

All communications having reference to the business of the Bank, should be addressed to the Controller, the Government Savings Bank, Sydney.

TELEGRAPHIC INFORMATION.

SYDNEY OFFICE.—Open from 9 o'clock a.m. until 10 p.m., Sundays excepted.

SCALE OF CHARGES.

	Each Ten words. s. d.	Additional word. s. d.
Between all Stations in New South Wales, except Suburban Offices	1 0	0 1
Between Sydney and Suburban and City Branch Offices at Abattoirs, Ashfield, Balmalu, Burwood, Camperdown, Crown street, Darlington, Edgecliff, Exchange, George street West, Gladstone, Glebe, Granville, Haymarket, Home-		

bush, Hunter's Hill, King street, La Perouse, Leichhardt, Lower Botany, Manly, Marrickville, Miller's Point, Newtown, Oxford street, Paddington, Park street, Parramatta, Petersham, Pyrmont, Randwick, Redfern, Redfern Railway Station, Rookwood, Royal Hotel, Hyde, St. Leonards, St. Peter's, South Head, Tattersall's (Waterloo), Waverley, and William street

Between West Maitland, East Maitland, Morpeth, and Hinton	s. d.	s. d.
Between Grafton and South Grafton	0 6	0 1

BORDER STATIONS.

Between Albury, Corowa, Howlong, Moama, Mulwala, and Tootinwall, and all Stations in Victoria

Between all Stations in New South Wales, 10 words and under	1 0	0 1
Every additional word up to 34 words	0 6	
Every 34 and up to 100 words	0 0 1	
Every additional 50 words or portion thereof	0 0	

PRESS TELEGRAMS.

His Excellency the Governor, with the advice of the Executive Council, directs it to be notified for general information that in future, no person shall be entitled to send, or any proprietor, publisher, or agent of a newspaper to receive, at press rates, telegraphic message or messages, in any one day, containing more than five hundred (500) words in the aggregate. This restriction, however, will not apply to messages transmitted between the hours of 6 p.m. and 9 a.m.

REGULATIONS IN REGARD TO PRESS MESSAGES.

1. That the said notice shall not apply to Intercolonial or Foreign telegrams.
2. That the hours within which the restriction in the said notice contained shall not apply, be from 6 p.m. to 9 a.m.
3. That if, during any other hours, the line on which a Press telegram is desired to be sent is clear and unoccupied, such telegram, of whatever length, may be sent at Press rates; provided that if, during the transmission of such telegram, an private or business telegram or telegrams is or are required to be sent on such line, the Press message so being sent shall be from time to time, stopped to allow of the transmission of such private or business telegram or telegrams. (This regulation will be strictly carried out.)
4. That no Press message, Intercolonial, Foreign, or otherwise, shall at any time be sent to a greater extent than 500 words, if there be any other Press message or messages required to be sent on the same line; but Press messages shall be sent in rotation as they come in, to the extent of 500 words at a time.

DELAYED TELEGRAMS.

Telegrams marked "DELAYED" may be handed in at any local station during business hours to be sent at half the ordinary rates within the Colony, such Telegrams to be transmitted after the close of the day's business.

TELEGRAMS FORWARDED BY POST.

Telegrams posted at any Post Office (which is not also a Telegraph Station) in the Colony will be forwarded by first mail to the nearest Telegraph Office, and be transmitted thence by wire to destination, provided unobliterated postage stamps are affixed to the form on which the message is written (in the place provided for the purpose) sufficient in value to defray the cost of the message, and that the message be enclosed in an

envelope prepaid with the requisite amount of postage, and directed to the Telegraph Station Master at—(give the name of the nearest Telegraph Station, which can be obtained from the Postmaster on enquiry). All Telegrams for Post must be written in a clear and legible manner on the form specially provided, and in accordance with the printed instructions on such form. Telegrams addressed to Post Towns to which there is no telegraphic communication will be transmitted by wire to the nearest Telegraph Station and forwarded thence to destination by first Post without additional charge.

DELIVERY OF TELEGRAMS.

All ordinary telegrams will, as a rule, be delivered, as in England, without receipts, and generally through the Post Office, so far as the City of Sydney is concerned. In connection with this change the following will be the arrangements:—

- 1.—All telegrams marked "Urgent," and all cablegrams will be delivered, as at present, by foot or mounted messengers, and receipts will be taken as usual, with the exception of those arriving overnight, which will be placed in the private boxes for the morning delivery.
- 2.—All other telegrams addressed to persons within the boundaries of the city will, as a rule, be delivered through the Post Office, either by means of the private letter-boxes or the ordinary morning delivery by letter carrier.
- 3.—Notwithstanding the foregoing, it will be understood that the Superintendent Officer will use his discretion in delivering telegrams with every despatch by means of the mounted messengers in all cases where the message appears to be of an important or urgent character, whether so marked or not. Persons wishing, however, to have their ordinary telegrams delivered by messenger, as at present, can have this done by communicating their wishes to that effect to the Superintendent of Telegraphs.

SPECIAL DELIVERY OF TELEGRAMS FOR PLACES TWO MILES OR MORE FROM A TELEGRAPH OFFICE.

Special arrangements will be made for delivery when practicable, and a special rate will be charged, but the department will accept no responsibility for the delay or non-delivery of such messages.

REGULATIONS—NEW SOUTH WALES DEPARTMENT.

- 1.—Messages must be written with ink in a clear and legible manner on the forms provided for that purpose, and must bear proper date and address; the signature of the sender in each case being required in authentication of the Message, and as subscribing to the conditions imposed. All figures must be written in words.
- 2.—The charges on telegrams are to be prepaid by stamps, and the public will be required to affix them to the message form as they are required to affix them to letters. No "Collect" messages will be accepted unless in answer to a "reply paid" or "press." Stamps are to be sold by the officers who may receive the telegrams. No charge will be made for date, address, or signature of the message.
- 3.—Messages will be delivered free within one mile of the office; over that distance portage or cab hire will be charged, and boat hire on messages to be delivered on ship board. Telegrams requiring to be delivered by special messenger will only be accepted subject to the Department being able to procure such messenger; and in all cases telegrams will be forwarded at the sender's risk.
- 4.—Where an immediate reply to a message is required, the sender of such message is requested to append the words "reply by Telegraph." The Messenger charged with the delivery of the message will then be directed to wait five minutes for the reply, in order to facilitate its transmission to the sender of the message.
- 5.—Messages can be transmitted in cypher at the ordinary rate of charges, provided proper names or plain dictionary words are used, and that the length of each word does not exceed ten letters.
- 6.—In order to provide against mistakes in the transmission of Messages by the Electric Telegraph, every message of consequence ought to be REPEATED by being sent back from the station at which it is to be received to the Station from which it is originally sent. Half the usual price for transmission will

be charged for repeating the message. The Government will not be responsible for mistakes in the transmission of un-repeated Messages, from whatever cause they may arise; nor will the Government be responsible for mistakes in the transmission of a repeated Message, nor for any delay in the transmission or delivery, nor for non-transmission or non-delivery of any Message, whether repeated or un-repeated, to any extent above £5.

7.—Except in case of emergency, illness, &c., or Messages on the service of the State, Messages will be transmitted in the order in which they are received; and all Messages will be held strictly confidential.

8.—If from any circumstances a Message is not sent within a reasonable time sufficient to destroy the value of the despatch, the Clerk is instructed to give the person sending the Message, information of the fact, with the reason of the delay; it will then be optional with the person to withdraw such Message, and receive back the amount paid.

9.—Telegrams will be available for inspection by the sender or receiver, or a copy thereof made during a period of two years from the date of transmission, on payment of a search fee of 2s. 6d.

10.—Messages will be kept in the strict charge of the Superintendent for the space of TWO YEARS, after which they will be burned in the presence of the Superintendent.

11.—Offices will be kept open for the transmission of Messages, from 9 a.m. to 8 p.m., Sundays excepted.

12.—Inquiries respecting messages cannot be entertained unless copies are produced.

PUBLIC HOLIDAYS.

The Electric Telegraph Offices throughout the colony, on Public Holidays, are OPEN from 9 a.m. to 10 a.m., and between the hours of 6 p.m. and 8 p.m.

BRITISH AND FOREIGN BUSINESS.

The following are the Rules and Regulations as to the Transmission of International Telegrams:—

1. No responsibility is accepted by the Cable Companies for any delay or errors in the transmission of telegrams, nor for the non-delivery of telegrams from whatever cause arising. Every care, however, will be taken to secure both accuracy in transit and speed in delivery.

Mode of Writing and Acceptance of Telegrams.

2. All telegrams should be legibly written.
3. Telegrams may be written in plain language, in code language, or in secret language (*langage chiffré*).
4. Telegrams in plain language must present a clear meaning in any one of the languages allowed to be used for telegraphic purposes.
5. By code language is understood the employment of words which are so found in vocabularies, but not arranged to form intelligible phrases.
6. Telegrams in code language may contain words belonging to any one or to all of the following languages, but to no other, viz.:—English, French, German, Italian, Dutch, Portuguese, Spanish, and Latin.
7. Proper names of persons and places in the text of code messages must be used only in their natural sense.
8. The Company has the right to ask for the production of code vocabularies should any word in a telegram appear open to question.
9. Secret language telegrams may be composed of ciphers, or they may contain series of groups of figures, the signification of which shall be unknown to the sending station, or they may be written in languages not admitted under paragraphs 6, 7, 8. Secret language telegrams are charged in accordance with paragraph 25.
10. Telegrams composed of secret letters are not admitted.

Registration of Addresses.

11. The Company will, at any of its stations, register free of charge the names and addresses of firms receiving messages, so that this information may be given in two words, but not less than two words, thus, "Ariel, Singapore." This registration can only be effected locally. If a firm in Singapore should desire to register a code address in any other place, they must

instruct their correspondents in the town where the registration is to be effected to make the necessary application at the telegraph office.

12. The name of the sender of a message need not necessarily be transmitted. Every message form, however, must be signed either by the sender or his representative.

Counting and Charging of Telegrams.

13. Messages are charged according to a tariff per word, including the names and addresses of the sender and receiver.

14. The maximum length of a single word is fixed at ten letters, any additional letters being counted and charged for as extra words, at the rate of ten letters to the word.

Examples—Responsibility (14 letters)..... 2 words

Irresponsibility (16 ")..... 2 "

15. Expressions joined by a hyphen are counted according to the number of words employed in their formation.

16. Words separated by an apostrophe are counted as so many separate words.

17. Proper names of places and persons, names of places, streets, boulevards, and titles, as well as numbers written in words, are counted according to the number of words used to express them, the limitation as to the number of letters in words being always applied.

18. Any instruction the sender may have to give as to the delivery at destination, prepayment of reply, or cost of repetition or acknowledgement of receipt, should be written before the address of the messages. These indications may be given in the following abbreviated form, when they will be counted as one word only.

RP—Answer paid. PP—Postage paid.

TC—Repetition paid. XP—Express paid.

CR—Acknowledgement of receipt.

19. Every rectifying or completing telegram, and generally every communication exchanged between the sender and receiver, or by one or the other of them, with a telegraphic office in respect to a telegram already transmitted or in course of transmission, must be paid for. The charge made will be reimbursed if the communication has arisen under the circumstances mentioned in paragraphs 34 and 35.

20. Illegitimate compound words—that is, words combined in a manner contrary to the usage of the language—are not accepted. Abbreviated and misspelt words are inadmissible.

21. The following examples denote the manner of counting, charging, and signalling compound words:—

Letters, Words.				Words.
Linen-draper.....	11	2	Linen-draper	2
Shipbroker.....	10	1	Ship-broker.....	2
Frostbitten.....	11	2	Frostbitten.....	2
Ironworks.....	9	1	Ironworks	2
Tomorrow.....	8	1	To-morrow.....	2
Today.....	6	1	To-day.....	2
Aujourd'hui.....	10	1	Aujourd'hui.....	2
O'clock.....	6	1	O'clock.....	2
Macdonald.....	9	1	McDonna'd.....	2
Dejersey.....	8	1	De-jersey.....	2
Delarue.....	7	1	De la rue.....	2
O'Neill.....	6	1	O'Neill.....	2
Vandebrando.....	11	2	Van de Brande.....	2
Newzenland.....	10	1	New Zealand.....	2
Newyork.....	7	1	New York.....	2
Saintalms.....	11	2	St. Albans.....	2
Debeauvoir.....	10	1	De Beauvoir.....	2
Charterhouse.....	11	2	Charter House.....	2
Saintjames.....	10	1	Saint James.....	2

22.—The amounts twopence, threepence, &c., and the words "fob" (made up of the initials of "free on board"), "elf" ("cost insurance freight"), and "ef" ("cost freight insurance"), if written together must be accepted and charged for as one word.

23.—If written separately or joined by an hyphen, twopence, &c., up to eleven-pence, must be counted as two words, and "F.O.B.," "C.I.F.," and "C.F.I.," as three words.

24.—"Elevenpence," consisting as it does of eleven letters, must be charged for as two words.

25.—Every separate character, whether figure or letter or underline, must be counted and charged for as one word. Every group of three figures, or less, must be counted and charged for as one word. Larger groups must be charged for at the rate of three figures per word, plus one word for an excess. Words or names not admitted under paragraphs 6 and 7, will be counted and charged for in the same way as groups of figures.

26.—Bars of division, decimal points, commas, and stops used in the formation of numbers, will each be counted as a figure.

27.—Letters added to figures to form ordinal numbers will each be counted as a figure.

28.—An underline must be counted and charged for as a word. Signs of punctuation (except when used in a conjunction with figures), apostrophes, hyphens, inverted commas, and parentheses, will not be counted, charged for, or transmitted.

29.—Examples of counting under the preceding paragraphs:—

	Words.		Word
E. must be counted as	.. 1	Send messenger to-day without fail	.. 7
E.M.	" .. 2	44'45	" .. 2
25	" .. 1	44'56	" .. 2
250,000	" .. 2	2 %	" .. 2
5 bis	" .. 2	2 p %	" .. 3
44'	" .. 1	£10 10s.	" .. 4
42'2	" .. 2	17th	" .. 2
44½	" .. 2	1725th	" .. 2
444½	" .. 1	£12'10	" .. 2
A-t-il	" .. 2	£17me	" .. 3
Come	" .. 2	£1829me	" .. 3
Come quickly	" .. 2	£1829me	" .. 4
		£1829me	" .. 4

30. A printed receipt will be given for all messages sent from the Company's Offices.

31. The sender is responsible for any expense which may be incurred in the delivery of a message beyond the receiving station. He is also responsible for the consequences of giving an incomplete or incorrect address.

Repeated or Collated Telegrams.

32. To ensure greater accuracy in transmission, the sender may have his message repeated from station to station on payment of half the usual rates additional.

33. The words "repetition paid," or the abbreviation "TC," must be inscribed immediately before the receiver's address, and is charged for.

Rectifying Telegrams.

34. The receiver of a message suspecting an error in transmission may have the whole or any part repeated on payment of the cost of a message demanding the repetition, and a reply containing as many words as are required to be repeated. The sender can also have the whole or any portion of his message repeated on payment of the price of the telegram he forwarded and of the reply, if one be required.

35. These charges will be refunded if the repetition asked for proves that the original message has been mutilated in transmission; but a deduction will be made for all words which are correctly transmitted. Thus, if the inquiry is repeated fifth and eleventh words, and the ninth comes back the same, the one word is to be charged for in the inquiry and one in the reply. Or if the formula is, "Repeat word after word after &c.," three words are charged for in the inquiry and one in the reply.

36. The demand for repetition must be made within 48 days after receipt or despatch of the telegram, and should be in the following form:—

(To) R.P. four Bureau telegram [date] addressed [receiver's name].

Final word of telegram supposed to be mutilated, representing name of sender.

The reply will be worded as follows:—

(To) Bureau Receiver's name Word or words repeated The name of sending station is signalled free. The charge for

least four words in the reply must be prepaid, even if only one word has to be repeated; and unless the sender indicate in his inquiry that a less number of words has been paid for, it will be assumed that a reply of ten words has been prepaid. These charges will be refunded if the repetition asked for proves that the original message has been seriously mutilated in transmission.

37. To obtain reimbursements it will be necessary to fill up a form of reclamation, to be had on application at the telegraph office.

Acknowledgement of Receipt.

38. The date and hour, at which a message has been delivered, will be notified to the sender by wire if he inserts the words "acknowledgment paid," or the abbreviation "CR," immediately before the receiver's address, paying the charge for a word.

Prepaid Replies.

39. The reply to a message can be prepaid, the sender determining its length, which must not exceed thirty words. The indication, "reply paid," or "RP," will have to be inserted before the receiver's address and paid for; this indication will represent the prepayment of ten words. If a longer or shorter reply is expected, the number of words prepaid for the reply must be added thus, "RP fifteen," or "RP, five," this instruction acting as two words.

40. The sum prepaid for the reply will be held for a period of six weeks at the disposition of the receiver of the original message to cover the cost of his reply.

41. Should the reply contain more words than have been prepaid, the sender of the reply must pay the excess charge.

42. If the original message cannot be delivered, or if the receiver refuse to send a reply, the delivery or terminal station, on demand, at the end of six weeks, repay the amount deposited to the office of origin, by whom it will be returned to the sender of the original telegram.

Multiple Messages.

43. Messages may be addressed to several receivers in the same place, or the same receiver at several residences in the same place.

44. Telegrams addressed to several receivers or to the same receiver in different towns are, in all cases, charged as so many separate telegrams.

45. Telegrams addressed to several persons in the same town, the same person at several addresses in the same town, with or without re-expedition by post will bear only a single charge, with an extra tax of fivepence for every copy not exceeding 100 words, and fivepence additional for every extra 100 words. Multiple messages are not accepted for North or South America.

Messages by Wire and Post.

46. Telegrams for places beyond the limits of the telegraph system must bear the indication "express" or "post paid," the following form, "express, Miller, Steglitz, Berlin," or "post Gordon, Mauritius, Aden," the name of the terminal or delivery station being last stated.

47. The public wishing to supplement or modify the contents of letters already dispatched to distant places can address a telegram to their correspondents for transmission by wire to the port on the route, to be posted thence to destination; the company will not, however, be responsible should any telegram fail to arrive in time to catch the steamer by which it is intended to be forwarded.

Secret Letter Message.

48. Telegrams composed of secret letters (such as b x k l m) will not be accepted from the public.

Reimbursements.

49. When a telegram has suffered a delay of 144 hours from any other cause than an interruption of the telegraph lines, the charges will be returned after investigation, provided they be claimed for on a reclamation form within six months after the date of the telegram.

50. The cost of a repeated or collated message which has been mutilated in such a way as to alter its sense, will also be

returned, but no reimbursement will be made for errors in ordinary or unrepeatable messages.

51. Should a telegram fail to reach its destination owing to any neglect on the part of the telegraph service, the charge for its transmission will be refunded.

52. The receiver of a message may present a claim for reimbursement on behalf of the sender.

Urgent Private Telegrams.

53. The sender of a private telegram may obtain priority of transmission by writing the word "Urgent" before the address, and by paying three times the ordinary rate.

Press Messages.

Press messages may now be sent to the United Kingdom at the rate of 6s. 7d. per word.

By "Press messages" are meant messages addressed to newspapers duly published in accordance with the respective laws relating to the publication of newspapers in force in the United Kingdom, or the Colonies, or countries in which they are respectively published, and intended in good faith for publication in full in such newspapers, and shall include only such as are intelligible and written in English, in plain language, and without the use of cypher, code, groups of figures, or letters or words of concealed meaning.

Government Messages.

Government messages may be sent to the United Kingdom at the rate of 8s. per word.

By "Government messages" is meant messages sent from or to Her Majesty's Principal Secretary of State for the Colonies, or any Government Department in the United Kingdom, or the respective Agents-General for the Colonies of New South Wales, Victoria, South Australia, and Western Australia, on the one hand, and the Governors or Chief or Colonial Secretaries of or any Government Department of the various Governments, on the other, or any of them on matters relating to the administration of the Governments.

THE NEW SOUTH WALES TELEPHONE SYSTEM.

REGULATIONS.

1. Applications for connection with the Telephone System, through the Central Exchange or otherwise, should be forwarded to the Superintendent of Electric Telegraphs, General Post Office, Sydney, when estimates of the cost of connection will be duly furnished.

2. The work will be carried out by the Government at the expense of the applicant, who will also have to bear the cost of the instrument or instruments, which must, in all cases, be of the manufacture recommended by the Department.

3. Each subscriber will be required to pay, in advance, a maintenance fee at the rate of £5 per annum for lines not exceeding one mile in length, and for lines over one mile in length, £5 per annum for the first mile, and £2 10s. per annum for each additional mile or fraction thereof.

4. With a view to facilitate business, and for the better conduct of the system, Telephone Messages containing unbecoming expressions must be refrained from, and language of an obscene nature, or of a character calculated to provoke a breach of the peace, is strictly forbidden. Any violation of this regulation will render the offenders liable to have their telephone instruments disconnected from the Telephone Exchange, and their lines dismantled.

The undermentioned firms are connected by telephone with the Central Telephone Exchange, General Post Office, Sydney, which is open day and night, including Sundays and holidays:—

290 Aaron's Exchange Hotel, 1 Gresham street

7 Abraham's, Mark and Co., merchants, George street

290 Akhurst, W. and Co., engravers, lithographers and printers, 307 Kent street

Adelaide Marine Assurance Company—A. T. Willshire, secretary, 77 Pitt street

324 National Shipwreck Relief Society of N.S.W.—A. T. Willshire, secretary, 77 Pitt street
Sun Fire Office—A. T. Willshire, secretary, 77 Pitt street

Firms connected with Telephone continued—

- 50 { Alexander, James C., 31 Hunter street
 { Alexander, John S., 31 Hunter street
 11 Alcock Brothers, importers and warehousemen, 185 Pitt street
 163 Alger's Wharf, Dawes' Point
 145 Allen and Allen, solicitors, 163 and 165 Phillip street
 231 Allen, Sir George Wigram, private residence, Glebe
 206 Alt and Co., wine and spirit merchants, Charlotte-place, Church hill
 294 Amos, A. and R., contractors, &c., 263 George street
 226 Anderson and Co., seedsmen and plant merchants, 216 and 218 Pitt street
 311 Angus and Son, carriage builders, 99 and 101 Castlereagh street
 370 Ajlin, Brown, and Co., general merchants, 8 Macquarie place
 175 Argyle Bond (I. E. Ives), Argyle street
 236 Ariell, W. H., and Co., agents for Swallow and Ariell, 343 and 345 Kent street
 233 Association Cricket Ground Office—S. H. Fairland, sec., Stephen court, 99 Elizabeth street
 486 Associated Lithgow Collieries, 488 George street
 468 Atkinson, Thos., N.S.W., Government Railways and Tramways Advertising Co., King and Elizabeth streets
 221 Atlas Engineering Co.—Office, 2 King street
 462 Atlas Engineering Works, Woolwich (Hunter's Hill Exchange)
 107 Australasian Mortgage and Agency Company, 2 O'Connell street
 129 Austroasian Steam Navigation Company, Dawes Point
 254 Australasian Boulded Store, Tennant and Co., Elizabeth street
 240 Australian Gaslight Company, Kent street
 619 Australian General Assurance Co., 97 Pitt street
 237 Australian Jockey Club, King street
 187 Australian Kerosene Oil Company, Gresham street
 197 Australian Mortgage Land and Finance Company, Bent and Spring streets
 236 Australian Mutual Insurance Company, Pitt and King streets
 230 Australian Mutual Provident Society, Pitt street
 226 Australian Mutual Investment and Building Co., 3095 Pitt street
 347 Australian Widows' Fund Life Assurance Society (limited), 263 George street
 417 Australian Museum
 484 Aylward and Wild, solicitors, 52 Castlereagh street
 266 Baar, M. and Co., merchants, 36 Pitt street
 496 Bain, L. P., broker, Exchange Buildings, Pitt street
 202 Bank of New Zealand, Pitt street
 262 Bardsley, John and Co., wholesale grocers, 93 Bathurst street
 20 Barker and James, merchants, Market and Clarence streets
 146 Barker, F. L., stock and station agent, 86 Pitt street
 139 Barron, Moxham, and Co., merchants, 27 Wynyard square
 277 Barlow, John and Co., wholesale grocers and wine and spirit merchants, 766 George street
 420 Batson and Co., printers, engravers, and lithographers, 105 Clarence street
 115 Batt, Reid, and Purves, land agents, 88 Pitt street
 546 Beale and Company, sewing machine and piano agents 371A Pitt street
 352 Beaumont, James, house decorator and painter, Market street
 454 Benevolent Society "Asylum," Pitt street south
 278 Bennett and Little, produce merchants, Sussex street
 491 Berens and Sellman, wholesale jewellers, 71 York street
 503 Beresford, G., and Co., general merchants, 10 Margaret street
 296 Billyard, W. W., solicitor, 34 Castlereagh street
 317 Binnie, R., and Son, saddlers' ironmongers, 276 George street
 518 Binsted, W. H., licensed surveyor, Gladstone Chambers, 90 Pitt street
 23 Bird, H. S., and Co., wine and spirit merchants, Macquarie place

- 528 Blacket Brothers, architects, Commercial Chambers, Bond street
 480 Blackwood, L., importer of engineers' ironmongery and Indian rubber goods, 45 Sussex street
 43 Booth, J., and Co., timber merchants, Market Wharf
 336 Borthwick, Alex., oil and color merchant, 281 George
 467 Brown, T. J., and Co., importers of plumbers' and gas-fitters' materials, 107 Bathurst street
 556 Boylson, M., and Sons, Sydney Flour Mills, Grafton wharf
 134 Bradley and Son, solicitors, 58 Margaret street
 524 Brady, A. J., solicitor, 87 Elizabeth street
 409 Brettnall Brothers, accountants and trade assignees, Temple court, King street
 222 Bridge, John, wool broker, Circular Quay
 314 Bridge, John, wool stores, Darling Harbour
 365 Brigade Office, Phillip street
 99 Briscoe, Drysdale and Co., 397 George street
 89 Broomfield, John, ship chandler, 162 Sussex street
 298 Brook's Machine Sewing Cottons (Jonas Brook and Brothers), 89 Clarence street
 446 Brown and Brown, City Ironworks, Pyrmont
 407 Brown Brothers and Co., stock and station agents, 175 Castlereagh street
 371 Brown, J. and A., colliery proprietors (Newcastle), Bridge street
 101 Brunner and Wolfe, stock and station agents, 81 Hunter street
 31 Bull, H., and Co., warehouseman, Pitt street
 127 Bull Coal Co., Bridge street
 600 Burdakin, S., 195 Macquarie street
 313 Burns, Philip and Co., shipping agents Bridge street
 618 Burns, A., timber merchant, Erskine street
 113 Burrows and Gleeson, 77 Castlereagh st
 315 Butcher, R., and Co., wine and spirit merchant, 534 George street
 28 Buzacott and Armstrong, ship chandlers, 23 and 25 Market street
 354 Cahill, John A. B., solicitor, Temple Court, King street
 82 Caird, Paterson and Co., 50 Margaret street
 93 Cameron Brothers, Pitt and Liverpool streets
 56 Campbell Brothers, furnishing arcade, 426 George st
 110 Campbell and McDonald, merchants, 3 Spring st
 676 Campbell, W. W., wholesale cabinetmaker, &c., 211 and 213 Castlereagh street
 426 Cary, W., and Sons, general merchants and importers, 820 George street
 12 Cattel and Company, general merchants, 308 George street
 310 Central Railway Booking Office, George street
 151 Central Wharf Windmill street
 587 Chamber of Commerce, H. C. Mitchell, secretary, Exchange
 691 Chapman and Lamb, Pitt and King streets
 23 Chipman, H. S., manufacturers' agent, 54 Margaret street
 149 Churchwood, A. G., spice merchant, 147 York street
 161 City Carrying Company, 283 George street
 471 City Ice Works, Dibbs' Wharf, Miller's Point
 224 City Mutual Fire Insurance Company, 488 George street
 164 Clarence and Richmond R.S.N. Company, Sussex st
 169 Cohen, D., and Company, merchants, Spring street
 123 Cohen and Mackenzie, auctioneers, Pitt street
 112 Colonial Mutual Fire Insurance Company, 148 Pitt street
 10 Colonial Sugar Refining Company, O'Connell street
 128 Commercial Banking Company, George street
 490 Commercial Chambers, 102 Castlereagh street
 141 Commercial Union Assurance Company, Commercial Union Chambers, Pitt and Hunter streets
 { Compagnie des Messageries Maritimes, 15 Macquarie place
 878 { Compagnie des Messageries Maritimes, Wharf Office, Circular Quay
 459 Compagnoni Catering Company, Limited, 262 Pitt street
 286 Comptoir d'Escompte de Paris (French Bank), 87 Pitt street
 566 Cooper, William, "Woollahra House," Rose bay
 604 Coroner, The City, 30 Upper Fort st
 193 Cowan and Co., wholesale stationers, 49 Wynyard square
 530 Cramble, Bowden and Arthur, merchants, 19 O'Connell street
 4 Crane, G. E., and Sons, general importers of building materials, 19, 21, 27, 29 and 31 Pitt street

- 2 Curoier, Adet, and Co., wine and spirit merchants, Macquarie place
 205 Curran, J. J., wholesale grocer, 592 George street
 22 Curtis, J. M., solicitor, 161 Phillip street
 548 Curtis, L. A., licensed surveyor, &c., 30, Sydney Arcade
 483 DAILY TELEGRAPH Newspaper Company, Limited, 139 King street
 173 Dalgety and Co., Limited, 5 Bent street
 43 Dalgety's Wharf, foot of Kent street
 14 Dalton Brothers, merchants, 117 Pitt street
 11 Dalton's Wharf, Miller's Point
 188 Dangar, Gedy, and Company, merchants, Macquarie place
 280 Danks, John, engineer and brassfounder, 363 Pitt street
 79 Darling Harbour Railway Sheds
 575 D'Arcy, C., and Co. (successors to Walford and Sparke, and Hinton and Co.), wine and spirit merchants, 474 George street
 32 Davenport and Miles, public accountants, Moore street
 408 Davenport and Sons, tannery and boot factory, Victoria road, Marriekville; office, 5 Barrack street
 561 Davy and Sands, Albion Engine Works, Harris street, Pyrmont
 591 Dawes Battery, Dawes' Point
 222 Dawson, John and Son, solicitors, 88 Pitt street
 592 Deaf and Dumb and Blind Institution, Newtown; office, 243 Castlereagh st
 184 De Lissa and Phillips, wine and spirit merchants, 3 Barrack street
 152 Dibbs' wharf, Miller's Point
 281 Dixon and Sons, tobacco factory, Elizabeth and Park streets
 390 Doublet, Emilio, merchant, 165 Clarence street
 512 Doungly, M. and Sons, rope works, 36 Clarence street
 103 Douglas Brothers, agents, George street
 401 Doust, L., merchant, 87 York st
 320 Dunn, James and Company, iron merchants, 1 Tattersall's chambers, Hunter street
 355 Dynon and Sons, glass and earthenware merchants, 265 George street
 90 Eady, T. W., and Son, ironmongers, York and Kent streets
 267 Edlington, Thos., and Co., grain merchants, 102 Sussex street
 38 Edwards, Dunlop, and Company, wholesale stationers, 46 and 48 York streets
 466 Eggers and Bartlett, importers of tobacco and cigars, 100 Clarence street
 62 Eldred and Co., shipping agents, 58 Margaret street
 469 Elkan, R., and Co., general importers and shipping merchants, Lyon's buildings, 247 George street
 65 Elliott Brothers, wholesale druggists, 72 and 74 Pitt street
 438 Ellis, J. C., Albion steamship office, 247 George street
 411 Ellis, J. C., Pyrmont timber wharf
 276 Enquiry Office, G.P.O.
 588 Equitable Life Assurance Society of the United States, R. Hope Atkinson, manager, corner Hunter and O'Connell streets
 113 EVENING NEWS AND TOWN AND COUNTRY JOURNAL, Office, Market street
 69 Evans, Sons, and Company, merchants and tea importers, 137 York street
 21 Fairfax, Alfred, broker, Bond street
 113 Fairfax and Sons, SYDNEY MORNING HERALD
 36 Farleigh, Netheim, and Company, leather merchants, 16 York street
 72 Farmer and Company, Drapers, &c., Victoria house, Pitt and Market streets
 62 Feldheim, Gotthelf, and Company, importers, &c., 30 Hunter street
 51 Finlayson, A. and Co., clothing manufacturers and warehousemen, 14 York street and 787 George st
 30 Fire Brigades Board, Bridge and Elizabeth streets
 27 Fleming, Wm., importer, 52 and 24 Clarence street
 24 Fletcher, George and Sons, ironfounders and stove manufacturers, Oxford street
 570 Fletcher, W. H., and Co., general merchants, Queen's place
 182 Flood and Co., Blackwell stores, Circular Quay
 241 Forsyth, A., and Sons, Australian Rope works, 330 Kent street

- 549 Forster, S., and Sons, iron bedstead manufacturers, 106 and 108 Harrington street
 444 Fox Bros., importers and manufacturers of plumbers' and gasfitters' materials, 238 Pitt street
 77 Fraser and Co., auctioneers, 322 George street
 387 Freehill, Francis Bede, solicitor, 130 Elizabeth street
 147 Friend, W. S., and Co., ironmongers, 143 York st
 672 Frost and Shipman, electricians and telegraph engineers, 104 Bathurst street
 529 Furness, S., plumber and gasfitter, 176 William st
 415 Gannon and McLaughlin, solicitors, Federal chambers, King and Pitt streets
 245 Gardiner, W., and Co., warehousemen, George street
 510 Garrett, Dr., 37 Wynyard Square west
 293 Garrick and Co., wine and spirit merchants, 96 Pitt street
 593 Geddes, J. H. and Co., wool and produce brokers and wool scourers, 19 Phillip street
 192 Gibbs, Bright, and Co., merchants, Pitt street
 297 Gibbs, Shillard and Co., printers, &c., Pitt street
 357 Gilchrist, John, and Co., merchants, 2 O'Connell street
 235 Gilchrist, Watt, and Co., 1 Bent street
 662 Gladstone Chambers, 90 Pitt street
 58 Goddard, W. C., and Co., insurance agents, 56 Pitt street
 177 Goldsborough, R., and Co., 40 Hunter street
 39 Goodlet and Smith, timber merchants, 493 George street
 329 Goodwin, J. C., and Co., glass merchants and silverers, Abercrombie street
 260 Gordon and Gotch, wholesale stationers, George street
 492 Government House
 165 Grafton wharf, Sussex street
 91 Gray, R., Son and Company, importers, 24 and 26 York street
 16 Gregory, H. P., and Company, importers, &c., 17 Pitt street
 344 { Greville's Telegram Co., Eldon chambers, 92 Pitt street
 { Lithgow Valley Colliery Co. (Ltd), Eldon chambers, 92 Pitt street
 179 Griffiths and Company, merchants, 10 O'Connell street
 541 Griffiths and Weaver, stock and station agents, George and Hunter streets
 489 Griffiths, Geo., and Co., merchants, 15 Bridge street
 360 Groth, H. H., importer of paints and oils, 330 George street
 51 Guerin, P., saddler, 292 Elizabeth street
 493 Gunster, J. F., and Co., 175 Pitt street
 325 Haege, H., and Company, importers, 93 and 95 Pitt street
 37 Haigh and Son, wool brokers, Exchange
 413 Halliday Brothers, engine-works, Erskine street
 544 Hall, Frederick, general merchant, 65 Sydney arcade
 { Hall, Martin, and Co. (Ld.) agents. (Butler, Hutchinson and Co.) Castlereagh street
 386 { Hardy, G. P., Agents
 { King, H.
 447 Halstead, James, steam yacht and tug proprietor, Circular Quay
 187 Harbottle, Alsop, and Co., wine merchants, Pitt street
 238 Harbours and Rivers Department, Phillip street
 73 Hardie, George (Cobar Copper Mining Company), 131 Pitt street
 67 Hardie and Gorman, land agents, 133 Pitt street
 554 Hurdman Brothers, biscuit factory, 696 George street, and factory, Newtown
 196 Harnett, R., junior, and Company, brokers and commission agents, 810 George street
 44 Harper, Robert, and Company, merchants, 409 George street
 102 Harris and Ackman, auctioneers, 197 Pitt street
 327 { Harris, Goodwin, & Co., General Merchants, Deau's
 { Warde, Bardo & Vickers' place, off George street
 336 Harrison and Atwood, merchants, 251 George street
 154 Harrison, Jones, and Devlin, wool brokers, Macquarie place
 458 Hawken and Vence; offices, Sussex street
 204 Hawkes and Co., livery stables, Castlereagh street
 400 Health Department, 127 Macquarie street north
 406 Heaton Brothers, produce merchants, 160 Sussex street
 389 Henderson and Co., warehousemen, 173 Pitt street
 92 Heyde, Todman, and Company, merchants, 61 York street

Firms connected with Telephone continued—

8 Hilder, Alfred and Co., merchants, 19 Bridge street
59 Hill, Clark and Company, stock and station brokers, 129 Pitt street
170 Hill, Clark and Co., store, Circular quay
452 Hill, George, Cowper wharf, Woolloomooloo
463 Hincholiff, A., Son and Co., wool merchants, Circular quay
40 Hodgson, E., whip-maker, 601 George street
158 Hoffnung and Co., merchants, Pitt street
320 Hogg, S. P. and Co., coffee, spice and condiment merchants, 19 Jamieson street
451 Hogg, T. H. and Co., merchants and importers, 71 Clarence street
19 Holdsworth and Co., ironmongers, 448 George street
436 Holdsworth and Evans, solicitors, 75 Pitt street
290 Holdsworth, Macpherson and Co., wholesale ironmongers, 254 George street
319 Holle, F. J., tailor, 285 George street
488 Hollingdale, E., jeweller, King street
563 Horcner, E., and Sons, wholesale and retail drapers, 666 and 688 Brickfield Hill
45 Horner, A., and Sons, Haymarket emporium
542 Horrocks and Co., J. J., commission merchants, 243 Pitt street
201 House of Parliament, Macquarie street north
200 Huddart, Parker, and Co., foot of Margaret street
80 Hudson Brothers, steam joinery works, Redfern and Granville
401 Hume, W., and Co., chemists, George and Hunter streets
207 Humphries, C. P., and Co., produce merchants, 60 Sussex street
153 Hunter River New S. N. Co., foot of Market street
462 Hunter's Hill Telephone Exchange, Hunter's Hill
321 Hunt's Oxford Hotel, King street east
564 Huntley and Barnard, property auctioneers, 161 Pitt street
585 Hynn, S. H., produce merchant, 7 Wharf street
93 Illawarra Steam Navigation Co., Shelly street, off Erskine street
442 Ilsley, Doubleday, and Co., merchants, 42 Market street
582 Imray, and Co., importers, 85 Clarence street
380 Industrial Permanent Building Society, 171 York st
584 Jennings, W. H., contractor, Barker st
388 Jewell, Davis and Co., general importers, 73 Clarence street
423 Jones and Black, stock and share brokers, Waltham buildings, Bond street
478 Jones, David, and Co., George street
142 Jones, Evan, jeweller, 11 Hunter street
109 Johnson, J. B., and Co., commission merchants, Bond street
472 Johnston, J. W., and Co., importers of sewing machines, &c., 56 Margaret street
550 Kearney Brothers, coach builders, 252 Pitt street
87 Keep, John, and Son, ironmongers, King and Clarence streets
248 Kelgwin, T. H., wine and spirit merchant, Hamilton lane
490 Kellott and Alford, auctioneers, 14 Barnack street
140 Kenwood and Kerle, architects and consulting engineers, 141 Pitt street
504 Kidman, James, grocer, George and Market streets
208 Kingsbury, H. H. and Co., electrical engineers, 54 Margaret street
133 Kirchner, E. and Company, ironmongers, 3 Wynyard street
466 Kirkland, John, and Co., machinery merchants and engineers ironmongers, 277 Sussex street
416 Knaggs, Dr. S. T., 16 College street, Hyde park
431 Kopsch, G. A., Mechanician, Telegraph Department, General Post Office
574 Laby, Thomas, J., N. S. Wales Rope Works, 52 Clarence street
183 Laidley, W. and Co., merchants, Exchange Pitt st
155 Lamb, A., and Company, merchants, Loftus st
286 Lands Department, Bridge st
223 Larkin, P. R., produce merchant, and wholesale wine and spirit merchant, 778 George
81 Lassetter and Company, merchants, 471 George st
66 Lawler, John, bedding manufacturer, 608 George st
14 Lazarus, Anronson, and Company, 130 Pitt st
460 Lazarus, Rosenfeld and Benjamin, wholesale jewellers, and general importers, 50 York st

50 Learmonth, Dickson and Company, 58 Margaret st
3 Leeds, Joseph and Company, stock and station agents, 257 George st
525 Lee, Robert, plumber and gasfitter, 53 and 55 William st
536 Lees, S. E., printer, publisher, and rubber stamp maker, Lee's Court, off King street
577 Leverier, A., merchant, 52 Margaret street
194 Liverpool, London and Globe Insurance Company, 62 Pitt street
273 Lloyd, George, Bridge street chambers
340 { London Chartered Bank, 341 George street
" " " Pitt street
" " " Oxford street
33 Lorimer, Rome and Co., merchants, O'Connell street
367 Love, J. R., and Co., tea merchants and general importers, Bathurst street
498 Lovell, Dr., private residence, Victoria street, Darlinghurst
500 Lovell, Dr., Wynyard square
537 Lukin, Gresley, and Co., mining agents, Bank chambers, George and Jamieson streets
181 Lyons, H. J., bedding manufacturer, &c., Bridge street
266 Lysaght, John (limited), galvanized iron and wire netting manufacturers, 263 George st
95 Manager, Telephone Exchange
246 Macbrlair, Osborn and Co., iron and steel merchants, 32 Market street
422 Macdonnell and Busch, 312 George street
485 Macfarly, W. M. (late A. W., Beard), mercantile and book printer, "Ben Franklin Printing office," 319 George
22 Mackenzie, W. H. and Co., Sydney Lloyd's, Bond street
561 MacMahon, P., Macquarie Bond, Circular quay
234 MacNab and Chapman, Arbitrators and Trade Assignees, 61 Castlereagh street
261 Marine Board and Government Engineer Surveyors, Circular quay and Macquarie place
260 Marks, D., private residence, Pott's Point
168 Marklove, R. (late W. B. Asprey and Co.), produce merchant, 18 Campbell street, Haymarket
166 Marshall, A. A., and Co., plumbers, &c., 8 and 9 Macquarie place
201 Marshall's Paddington Brewery, Old South Head road
30 Marshall, Thos., solicitor, Pitt street
41 Martin and Company (late Martin and Pain), 380 George street
190 Mason Brothers, merchants, Spring street
435 Masonic Hall (new), Castlereagh street
501 Masonic Hall, (old), York street
509 Mate, T. H. and Co., importers, 46 and 48 Clarence street
334 Maxwell and Vale, Circular Quay Bond, 5 Phillip street
83 McArthur, A., and Co., warehousemen, 99 York street
63 McCrellie, A. L. and G., architects, 20 Wynyard square
55 McCulloch and Pope, solicitors, 121 Pitt street
119 McDermott, Loughnan, and Scurr, agents, 283 George street
545 McEvoy, boot importer, 574 George street
117 McGregor, James, wholesale grocer, 348 George street
144 McIntosh, John, and Sons, ironmongers, 307 Pitt street
228 McLaren, L., and Co., 247 George street
582 McLean, Brothers, Riggs, and Co., ironmongers, 512 George street
306 McLeod, W. J., and Co., mercantile brokers, Bond street
339 McMurtrie, Kellerman, and Co., boot manufacturers, Eldon chambers, 92 Pitt street
373 McNamara and Norton, solicitors, Waltham buildings, Bond street
425 McPherson, Thomas, and Son, machine and iron merchants, 491 Kent street
180 McQuade, H., "Bonera," Potts' Point
351 Molrae, John, and Co., machinery merchants and brokers, Market wharf
337 Medcalf, C. C., commercial broker, 33 Pitt street
439 Meldrum and Meldrum, accountants and trade assignees, 87 York street
253 Melliday, and Co., commission and produce agents, 168, 170 and 170A Sussex street
338 { Mercantile Bank of Sydney, head office, George street
" " " Haymarket
" " " Redfern

252 Mercantile Mutual Insurance Co., limited (fire and guarantee), 151 Pitt street
75 Merchants' Exchange, Bridge street
211 Metropolitan Fire Brigade, Bathurst street
285 Metcalfe, M. and Co., shipping and insurance agents, Bridge street
521 Metcalfe's bonded and free stores, John Upward, Circular quay
615 Meyer, Elliott, solicitor, Market street
578 Meyerfield and Co., merchants, 16 Macquarie place
470 Miller, Robert, wholesale grocer, 66 Clarence street
124 Mills and Pile, land agents, 130 Pitt street
507 Mills, J. Y., "Delamere," Darling Point
511 Milne Brothers, Sydney copper and brass works, engineers, &c., 162A Sussex street
138 Milthorpe's York Hotel, King and York streets
397 Minister for Public Instruction
367 Mint, The Royal, Macquarie street
61 Mitchell and Co., ship chandlers, Macquarie place
131 Mitchell, D. and Co., merchants, 145 Clarence street
651 { Molr, James, and Co., 58 Margaret street
Sydney Paper Mills Co., Liverpool
185 Molesworth, E. W., Custom-house Agent, Custom-house buildings
306 Monk, D. J., Australian Vinegar Works, 295 Sussex street
47 Montefiore, agent for Australian Alliance Insurance Company, Gresham street
150 Montefiore, Joseph, and Company, O'Connell street
52 Moore, Charles, and Company, auctioneers, 123 Pitt street
157 Moore's wharf, Miller's Point
424 Morrison, Formby, & Co., importers of india-rubber goods, Erskine street
198 Mort and Co., wool brokers, Circular Quay
178 Mort's Dock and Engineering Company, Balmain
189 Mort's Dock Office, Pitt street
25 Moss, Moses, and Company, merchants, Wynyard lane
21 Muir, David H., broker, 257 George street
539 Mullens, Josiah, stock and share broker, Eldon chambers, 92 Pitt street
232 Murray, Geo., and Co., wholesale stationers and printers, 91 Clarence st
56 Myers and Cantor, Importers, &c., 76 Pitt street
111 Myers and Solomon, merchants, 536 George street
220 National Insurance Co. of New Zealand, 17 Bridge street
477 Newcastle and Co., complete house furnishers, 39 and 154 Oxford street
76 Newcastle S.S. Co., Lime street wharf
226 Newcastle Wallsend Coal Co., South British chambers, 1st floor, 12 Bridge street
24 New South Wales Comet Shale and Oil Co., 102 Clarence street
244 New South Wales Fresh Food and Ice Co., Harbour street
225 New South Wales Monte de Piate Deposit and Investment Co., 108 Castlereagh street
583 New South Wales Property Investment Co., 4 Park street
126 Newton, Christopher, Brothers and Co., 126 Pitt street
122 New Zealand Fire and Marine Insurance Co., 81 Pitt street
570 New York Life Insurance Co. (Josiah Howell, general manager), corner Bond and George streets
207 New Zealand Loan and Mercantile Agency Co., Bridge and Loftus streets
405 Nicoll, B. B., commission merchant and steamship owner, 9 Sussex street
174 Nicholson, H. J., importer, 22 Bridge street
557 Noake, John, tobaccoist, 320 George street
506 Northern Assurance Co. and Australian Plate Glass Insurance Co., 2 Bond st
195 North Queensland Mining and Investment Co., 83 Pitt street
372 Norton and Co. (late Norton and Smith), solicitors, 2 O'Connell street
26 Nott, R., Manchester Fire Assurance Co. and Permanent Mutual Building Society, 313 George street
555 Observatory, The
573 Occidental Hotel, John Kiekham, corner of York and Erskine streets
507 Opera House, Majeroni and Wilson, lessees, King and York streets

88 Orient Steamship Company, 267 George street
240 Ostermeyer, Dewez and Co., wool brokers and iron merchants, 17 Macquarie place
268 Ostermeyer, Dewez and Co. (limited), iron yard, Sussex street
586 Otte, Charles J. and Co., electrical engineers, Pitt street
440 Oxenham, H., 109 Pitt street
57 Pacific Fire and Marine Insurance Company, 85 Pitt street
116 Paling, W. H., and Co. (limited), music warehouse, 356 George street
358 Paling, W. H., private residence, Stanmore
534 Palmer, Joseph, stock and share broker, 135 Pitt street
172 Parbury's Wharf, foot of Lower Port street
98 Parramatta Steamers Company, King street Wharf
462 Parramatta Steamer Company's Works, Fern Bay (Hunter's Hill Exchange)
268 Parry and Co., Self-raising flour manufacturers, merchants, and seedsmen, 594 George street
13 Partridge's Galvanising Works, Bathurst street
136 Partridge and Smith, brokers, Bridge street
250 Patterson, J. J., engineer, Brumby street, Strawberry Hills
588 Paxton, W. H. and Co., No. 4, First floor, 12 Spring street
589 Paxton, W. H., "Carthana," Darling Point
219 Peapes and Shaw, silk mercers, tailors and drapers, 324, 326, and 328 George street
496 Peate and Harcourt, grocers and wine and spirit merchants, George street
369 Peel, Borrardale, and Co., general importers, Jamieson street
271 Pemell, James, and Co., millers, &c., 797 George street
350 Penfold and Co., wholesale tobacco merchants, 376 George street
418 Perdrin and Co., manufacturers of Indiarubber goods, 2 Erskine street
143 Perrieman, Wright, and Co., carriers, Clarence street
170 Perry, William and Co., warehousemen, Pitt street
379 Petoli, Doehling, and Co., merchants, 332 Kent street
274 Petty's hotel 5 York street
259 Peyton, Dowling and Orme, importers, Bond st
309 Pigott and Trickett, solicitors, Fitz-Evan chambers, Castlereagh street
263 Pitt, Son, and Badgery, stock and station agents, Pastoral chambers, George street
9 Plummer and Owen, importers, 422 George street
396 Ponder, Evan and Co., tea importers, 80 Pitt street
538 Poole, James, ironmonger, &c., 127 and 162 William street
15 Port Jackson Steam Navigation Company, Circular quay
148 Potts and Paul, ship chandlers, Erskine street
36 Precious, R., and Co., importers, King and York streets
212 Prince, A. H., produce and commission merchant, Market wharf
216 Prince Alfred Ho-pital, Missenden road, Camperdown
78 Price, Ogg and Co., warehousemen, Pitt street
503 Pringle, A. T. and &c., agricultural engineers and importers of machinery, 50 Harbour street
547 Procter, W. C., solicitor, King street
313 Prosser, E., and Co., wholesale druggists, O'Connell street
565 Prothonotary's office, Supreme Court
531 Pyrmont Brewery Co., Pyrmont
527 Pyrmont Brewery Co., office, 207 George street
86 Rabone, Fez, and Co., merchants, Pitt street
331 Raymond, Herbert, merchant and agent for the City of London Fire Insurance Co. (limited), 26 Exchange, Pitt street
516 { Read, Thomas, solicitor, 133 King st
Read, Charles, solicitor, 133 King st
533 Rennie, Thos., and Co., printers and importers of paper, 421 and 423 Kent street
412 Rennick, Kemsley, and Co., merchants, 815 Kent street
1 Richardson and Wrench, land agents, 98 Pitt street
430 { Riley, A. J., and Co., importers and warehousemen, 386 George street
Riley Bros., drapers, Oxford street and Brickfield Hill
453 Roberts, Chalmers, and Co., iron and machinery merchants, 42 York street
84 Robertson, D. and W., importers, York and Market streets
464 Robertson, Fisher, and Ralfe, solicitors, Pine street north

Firms connected with Telephone continued—

342 Robey Bros., and Co., 11 Bridge street
 475 Rodd, James, and Co., auctioneers, 7 Wynyard street
 581 Rosenfeld and Co., general indentors, 180 Pitt street
 106 Rowan, Andrew and Co., merchants, 44 Pitt street
 186 Row, E. and Co., manufacturers, 45 George street north
 215 Rowlands, E. (late Rowlands and Lewis), manufacturers of all kinds of aerated waters, 31 and 33 Hunter street
 595 Rowntree, T. S. and Co., floating dock office, 249 George street
 558 Royal Hotel, Thos. Ascho, George street
 210 Royal Naval Depot, George street north
 64 Royle and Co., importers and insurance agents, Bond street
 100 Saher and Sons, importers, &c., 139 York street
 97 Saddington, R., merchant, Commercial chambers, Bond street
 305 Saller, J. E. and Co., importers of plumbers' and gasfitters materials, 119 Liverpool street
 404 Salter and Barker, solicitors, Longueville chambers, Young street
 586 Salway, H., solicitor, 2 O'Connell street
 470 Sanders and Horne, carriers, 62 King street, and Union lane
 508 Sanderson, John and Co., wool brokers, Bond street
 48 Sands, John, printer and stationer, 374 George street
 288 Sands, John, printer, &c., stores, Clarence street
 42 Sandy, James and Co., oil and colour merchants, 271 George street
 437 Saunders, Leopold and Co., wholesale jewellers, Pitt street
 300 Saywell's Tobacco Company (limited), 237 and 239 Clarence street
 247 Scharff, Justus, ironmonger, York street
 104 Scott, Henderson, and Company, merchants, 6 Loftus street
 590 { Scottish Australian Investment Co. (ltd.) } 19 Phillip st
 { Scottish Australian Mining Co. (limited) }
 340 Scrutton, R. L., and Co., machinery merchants, 33 Pitt street
 375 See, John, and Co. (late Nipper and See), merchants and shipowners, Sussex street
 { Shadler, A., bread and biscuit factory, 73 Hunter street
 312 { Shadler, A., " " Walker st, Nth. Shore
 { Shadler, A., " " Ashfield
 { Shadler, A., " " King street
 { Shadler, A., private residence, Knox st, off Newtown rd
 377 Shenstone, Wm., accountant, 359 George street
 283 Shepherd, John, solicitor, 177 Pitt street
 540 Sheriff's, The, Office, King and Elizabeth streets
 385 Shewen, Dr., Lyons' terrace, Hyde Park
 318 Shortland and Sons, carriers, Change alley, Pitt street
 265 Simmons, Dan, "Nancy Lee" tobacco warehouse, George street
 345 Simmons, Mick, "Can't B Beat" tobacco warehouse, Hay-market
 465 Sippe, O. H., and Co., millinery and fancy warehousemen, 132 Pitt street
 571 Slattery and Heydon, solicitors, 129 Elizabeth street, near Market street
 346 Slocombe Brothers, wholesale grocers, George street west
 364 Smith and Thorne, stock and share brokers, 75 Pitt street
 205 Smith, W. E., stationer, 28 and 30 Bridge street
 84 Smith, W. Howard, and Sons—offices, 70 York street
 302 Solomon, H., "Caxton Printing Office," 247 George street
 376 Solomon, Leven J., mercantile broker, Spring street
 322 Soul, W. H., and Co., druggists, 177 Pitt street
 125 Souwar and Hoare, sharebrokers, 137 Pitt street
 494 Stachelin and Co., importers, 5 Wynyard street
 470 Stephen, A. W., surveyor, 50 Castlereagh street
 132 Stephen, Laurence and Jacques, solicitors, Pitt street
 450 Standard Paint Co., Cowper's Wharf, Woolloomooloo
 402 Starkey and Taylor, Chartered Accountants' and Creditors' Association of N.S.W., Denman chambers, Phillip street
 505 Steamship Owners' Association of Australasia (J. W. Ferguson), Bond street
 363 Stephens, Joseph, clothing manufacturer, &c., 252 Castlereagh street
 160 Stevens, George R., shipping agent, Pitt street

502 Stewart and Co., wine and spirit merchants, 74 Clare street
 449 Stewart, R. Morison, "Anchor," Portland cement, 27 Jameson street
 410 Storekeeper, Electric Telegraph Department, 99 Clarence street
 32 Storer, David, and Sons, oil and colour merchants, 163 Clarence street
 330 Stuart, The Honorable Alexander, private residence, Summer hill
 289 Stutchbury, T. J., and Co., wholesale grocers and wine and spirit merchants, 250 Kent street
 508 Summerfield and Co., merchant tailors and great juvenile outfitters, 235 and 237 Pitt street
 94 Superintendent of Telegraphs, General Post Office
 467 Sutton, A. W., tobacco merchant, 268 George street
 17 Sutton, Peter, carrier, Arbitration street
 384 Sydney Club, Castlereagh street
 474 Sydney Hospital, Macquarie street
 399 Sydney Marine Assurance Company, Lyons buildings, 247 George street
 419 Sydney Permanent Freehold Land Society, 313 Pitt street
 517 Sydney Ice Co., limited, Tattersall's buildings, Hunter street
 434 Symonds, Howes, and Co., grain and produce merchants, 127 Sussex street
 279 Tait, John, jun., and Co., warehousemen, 7 Barrack street
 121 Talbot's wool stores, Circular quay
 429 Tange, A., and Co., tea merchants, 58 Pitt street
 214 Tainyo Brothers, engineers, 119 Bathurst street
 5 Tarrant, Dr. Harman, Macquarie street
 243 Tate Brothers, produce merchants, 119 Sussex street
 261 Tattersall's Club, Pitt street
 40 Taylor, Enoch and Co., boot and shoe warehouse, 22 York street
 448 Taylor, John and Co., timber merchants, Sussex street
 393 Technical College, Pitt street
 391 Technical Education Board, 129 Phillip street
 392 Technical Institute, 2205 Sussex street
 74 Tadd, James, broker, 253 George street
 217 Terrey and Son, grocers, 102 Oxford street
 114 Theatre Royal, office, Castlereagh street
 287 Thompson and Fleming, wholesale clothiers and woollen warehousemen, 1 Wynyard street
 353 Thompson and Giles, silk mercers, tailors, and drapers, George street
 535 Thompson, T. J., and Sons, stock and sharebrokers, Eldon chambers, 92 Pitt street
 374 Tickle, J. B., and Son, woollen warehousemen, 319 George street
 481 Tidswell, Wilson, and Co., importers, 68 Clarence street
 6 Tillock and Co., grocers, 788 George street
 46 Toohy's Standard Brewery, Elizabeth street
 218 Tooth and Co., brewers, George street west
 487 Town Hall, The
 162 Towns, R., and Co., merchants, Jameson street
 167 Towns' Wharf, foot of Kent street
 563 Trappo and Elles, merchants and commission agents, 54 Margaret street
 465 Trebeck, Son, and Gair, stock and station agents, 24 Hunter street
 445 Tucker and Co., merchants, 337 George street
 239 Union Insurance Company of New Zealand, Spring street
 523 Union Bank of Australia, limited, Pitt and Hunter streets
 137 Union Mortgage and Agency Company of Australia (limited), The (Wm. Sloane and Co.), Bligh street
 242 Union Steamship Company of New Zealand, Sussex and Margaret streets
 227 United Insurance Company, 288 George st
 282 University of Sydney, Victoria Park
 359 Vicars, J. and Co., woollen manufacturers, 297 Sussex street
 135 Vickery, E. and Son, merchants, 78 Pitt street
 108 Victoria Insurance Company (Fire and Marine), 83 Pitt street
 158 Virgoe, Son and Chapman, merchants, Hamilton lane
 497 Walker, Lemon and Co., importers, 56 Margaret street

432 Wallach Brothers, wholesale furniture warehousemen, York street
 191 Wall, George, Custom House agent, Loftus street
 270 Walsh, Elliott and Rennie, tanners and fellmongers, Kidman's buildings, George street
 304 Waltham Watch Co., Waltham buildings, Bond street
 382 Want, Johnson and Co., solicitors, 60 Pitt street
 215 Warburton and Sons, wood and coal merchants and Ship-owners, Pyrmont
 403 Warren, Dr. W. E., 243 Elizabeth street
 229 Waterhouse, G. J., general shipping and commission agent, 63 Pitt street
 264 Watson and Crane, Steam Brass and Electro-Plating works, 334 and 336 Pitt street
 199 Wearne, Thos., iron safe maker, Sussex street
 30 Webster, R. C., merchant, 111 Pitt street
 482 Western Agency Commercial Brokers, R. M. Armstrong, manager, 66 Margaret street
 514 Weston, W. J., Spring street
 427 Whitehead's Sydney Parcel Delivery Co., 2 Barrack street
 60 Wharf Association, Change alley, Pitt street
 275 Wilkinson, Graves, and Lavender, stock and station agents, 12 Spring street
 343 Wills, T. and Co., wholesale jewellers, 8 York street
 171 Willis, T. and W., Tasmanian S. N. Co., Pitt street
 68 Wilson, John and Co., warehousemen, York street
 383 Wimbly, F. T. and Co., printers' brokers, 87 Clarence street
 120 Wood, Reuben, broker, Lloyd's chambers, George street
 303 Woods, J. and Co., printers and stationers, 13 Bridge street
 348 Wooster, J., general importer, 586 George street
 85 Wright, Henton and Co., carriers, Pitt street
 532 Wright, J. P. and Co., boot manufacturers, 280 Elizabeth street
 { York st Flax Spinning Co., Ltd., Belfast Ireland } G. H.
 597 { Kirker, Greer and Co., Belfast, Ireland } Adams,
 { Marshall and Co., Leeds and Shrewsbury } agent, 119
 { Holland and Co., London } Pitt st.

71 Young and Lark, warehousemen, Moore street
 473 Young, J. H., commission agent, 145 Sussex street
 79 Zollner, S., galvanized iron works; office, 443 and 445 Kent street

MAIL SIGNALS AT G.P.O.

THE following Signals will be hoisted on the "Flagstaff," at the General Post Office, to denote the arrival of "Mail Steamers":—

Steamers with Mails by route named.	Signalled at first Port connected by telegraph.	Approach to Sydney Heads. Day-time.	Mails ready for delivery.
Via— San Francisco	(Auckland) Union Co's Flag	Red Flag, letter H in centre	Union Co's flag in corner, and letter D on white ground.
Brindisi, Ceylon and Melbourne	(King George's Sound) P. & O. Co's Flag	Mails by these steamers are landed at Melbourne, & brought overland to Sydney.	P. & O. Co's flag in corner, and letter D on white ground.
Plymouth, Suez, and Melbourne.	(Adelaide) O.S.N. Co's Flag		O.S.N. Co's flag in corner, and letter D on white ground.
Marseilles, Suez, and Melbourne.	(Adelaide) Fr. Mail S.S. Co's M M Flag		M.M. Co's flag in corner, and letter D on white ground.

RAILWAY INFORMATION.

OVERLAND JOURNEYS.

Sydney to Melbourne.

An Express train conveying a limited number of first-class passengers leaves Sydney for Wodonga at 5 p.m. on Mondays, Tuesdays, Wednesdays, Thursdays, and Fridays, arriving at Wodonga at 5.58 a.m., Melbourne time. Passengers leave Wodonga by Express train at 6.15 a.m., and arrive at Melbourne at 11.40 a.m.

First and second class passengers leave Sydney by mail train for Albury at 9 p.m. every evening (Sunday excepted), arrive at Albury at 1.15 p.m. next day; thence by rail to Wodonga, leaving Wodonga by the 2.35 p.m. train, and arriving in Melbourne at 10.15 p.m.

On the journey to Sydney the times of departure are as follows:—First class Express train leaves Melbourne for Albury on Mondays, Tuesdays, Wednesdays, Thursdays, and Fridays, at 4.55 p.m., and arrives at Albury at 11.15 p.m., leaves Albury at 11.45 p.m., and arrives at Sydney at 12.30 p.m. First and second class passengers can leave Melbourne for Wodonga by the 6.15 a.m. train (daily, Sunday excepted), arrive at Albury at 2.9 p.m., leave Albury by the 2.45 p.m. train, and arrive in Sydney at 6.40 a.m.

The through fares between Sydney and Melbourne are as follows:—

1st class single, £4 1s	
2nd do. do. £3 0s 8d	
1st class return (available for two months) £6 1s 6d	
2nd do. do. £4 11s	

Tickets can only be purchased at the Central office, George street, and at the Booking Office, Sydney Station.

Sleeping cars are attached to all through trains on the New South Wales line. Berths can be secured in advance for the down journey by letter or telegram, addressed to the Station-master or the Central Office at Sydney, and for the up journey to the Stationmaster at Albury or Melbourne.

The charges for a sleeping berth are as follows:—By ordinary trains, lower berth, 12s. 6d.; upper berth, 10s.; by Express Train, upper and lower berth 12s. 6d. each (in addition to the first-class fare).

Persons desirous of travelling by the Express Trains are required to secure their seats at Sydney not later than 1 p.m., and at Albury not later than 6 p.m. on the day they intend to travel.

Sydney to Brisbane.

Sydney to Newcastle (steamer)—Fare, saloon, 10s.; steerage, 5s.	75 miles.
Newcastle to Glen Innes (rail)—Fare, first class, £2 17s.; second, £1 18s. 6d.	824 "
Glen Innes to Tenterfield (coach)...	60 "
Tenterfield to Stanthorpe (coach)...	40 "
Stanthorpe to Brisbane (train) ..	166 "
	665 miles.

The journey from Sydney to Brisbane occupies five days. Travellers by coach are allowed 14 lbs. luggage.

Melbourne to Adelaide.

Melbourne to Casterton (railway). Daily (Sundays excepted). Leave Melbourne 7 p.m., due Casterton 7.45 a.m. Fares—1st class, 44s. 9d.; 2nd class, 29s. 9d. ..	271½ miles
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Casterton to Narracoorte (coach). Daily (Mondays excepted). Leave 9 a.m. arrive at Narracoorte, 9.30 a.m. following day. Fare 30s.	76 "
Narracoorte to Kingston (railway). Daily. Leave 11 a.m., due at Kingston 2 p.m. Fare—1st Class, 8s. 101.; 2nd Class, 5s. 6d. ..	73 "
Kingston to Menangle (coach). Daily. Leave 4.45 p.m., due at Menangle 5.30 a.m. next day. Fare, 28s. ..	98 "
Menangle to Millang (steamer, across Lake). Daily. Leave, 6 a.m., due at Millang 10 a.m. Fare, 10s. ..	40 "
Strathalbyn to Adelaide (rail). Daily. Leave 1.50 p.m., due Adelaide 6.18 p.m. Fare—1st Class, 8s. 4d.; 2nd Class, 5s. 10d. ..	57 "
	602½ miles

Through passengers stay one night at Penola. Through fare, £6 12s. 10d. 2nd class, £5 9s. 1d.

CONDITIONS AND GENERAL INFORMATION.

GENERAL.

Times of Trains.—The times stated in the Time Tables are those at which it is intended, so far as circumstances will permit, the trains should arrive at, and depart from, the various stations; but the Commissioner does not guarantee the departure or the arrival of the trains at the time stated, nor will he be responsible for delay or any consequences arising therefrom.

Sunday Trains.—On the Great Southern and Western Lines no trains will run beyond Parramatta on the Western and Liverpool on the Southern on Sundays, except the up mail trains, which leave Albury and Dubbo every day—SATURDAYS EXCEPTED.

To prevent overcrowding and inconvenience, only those persons intending to proceed by the train can be allowed on the platforms.

Refreshment Rooms.—The trains stop at Mittagong and Junee on the Southern, and Mount Victoria on the Western, and Singleton and Murrumbidgee on the Northern Lines, to permit of passengers obtaining refreshments.

Sleeping Cars.—Sleeping Cars are attached to the Southern and Western Mail Trains. Berths can be secured in advance for the Down journey by letter or telegram addressed to the Station Master at Sydney, or the Central Office, George street, and for the Up journey, to the Station Master at Albury for the Southern Line, and to the Station Master at Nevertire for the Western Line. The charge for a berth in the Sleeping Car is 10s., in addition to the first-class fare.

Sleeping Cars are, primarily, for the use of passengers requiring sleeping berths; passengers who only take seats therein must vacate them, and remove, either into another carriage or to the other seats in the car, on receiving intimation from the guard or conductor that the seats they occupy are required for sleeping berths.

Smoking is not allowed on the Railway premises nor in the carriages, except in those set apart for the purpose.

Gratuities to Railway servants are strictly prohibited.

Fire-arms.—No person is allowed to enter a carriage or other vehicle with loaded fire-arms.

Gentlemen are prohibited from entering any waiting-room or carriage set apart for the accommodation of Ladies.

Persons Soliciting Custom.—No person is allowed to come upon any Railway premises for removing any passenger or luggage unless requested to do so by a passenger or Railway officer; and no person is allowed to come upon such premises for the purpose of soliciting custom or hire.

Damaging Property.—Passengers are warned against damaging any carriage or its fittings, or any of the Commissioner's property, or removing or extinguishing any lamp. Any person offending is liable to a fine of Five Pounds in addition to payment for the amount of damage done.

Prevention of Accidents.—Passengers are requested not to lean upon or open carriage doors. Any person stepping into, from, any carriage or other vehicle, when the train is in motion, is liable to be prosecuted for a breach of the By-Laws. Any person in a state of intoxication, or committing any offence, or gambling, or making use of indecent, abusive, or insulting language, or who shall wilfully interfere with the comfort of any passenger, or impede any Railway officer while in the execution of his duty, is liable under the By-laws to a penalty of Five Pounds and to removal from the Railway premises.

PASSENGERS' TICKETS.

Children not exceeding three years of age are carried free; above three and not exceeding twelve are charged half fare.

Tickets for all stations on the Great Southern, Western and Northern Lines, including steam tickets for Newcastle, are issued at the Central Booking Office, Sydney, between 8 a.m. and 6 p.m. every week day; and, if required, may be obtained the day prior to that on which they are to be used.

Tickets are not transferable, and all persons are prohibited from selling or offering for sale, or purchasing a ticket of any kind purporting to entitle them to travel by Railways, except at authorised Booking Offices.

Before taking their seats in the trains, passengers must provide themselves with tickets entitling them to travel thereby; and all tickets must be shown to the Commissioner's officers and servants and delivered up to them, when required. Passengers not producing their tickets are liable to be charged from the most distant station from which the train shall have started; and anyone travelling without a ticket, with intent to defraud the Commissioner, will be liable to a penalty of Two Pounds. No ticket will be accepted that is mutilated or is in any respect illegible.

Passengers are requested to procure their tickets before the arrival of the train at the station from which they intend proceeding, as no tickets will be issued after the arrival of the trains at the platforms.

At Intermediate Stations passengers are booked conditionally on their being room in the trains and in the class of carriage for which the tickets are granted. When there is not sufficient room for all, those booked for the longest journeys will have the preference, and those for the same distance will have priority according to the order in which they are booked.

Tickets must only be used by passengers between the stations named thereon or to a station short of the destination. All tickets must be used on the date stamped thereon, and Return Tickets of Excursion and Special Excursion Tickets within the prescribed time (see Excursion and Special Excursion Tickets), otherwise they shall be deemed to be cancelled.

Passengers are prohibited from breaking their journey at an intermediate station and proceeding by a subsequent train with the same tickets, without the consent of the Station Master. Re-booking at an intermediate station by the same train cannot be permitted.

Passengers are warned against travelling in a higher class of carriage than that for which they are provided with tickets.

Excursion Tickets are issued by the Mail Trains on Friday Evenings, and on Saturdays by all trains to and from all stations, available for return, as follows:—For distances not exceeding 15 miles, on day of issue; from 15 to 200 miles, till the following Monday; and for distances over 200 miles, till the following Tuesday; Excursion Tickets issued to Newcastle will, however, be available for return until the following Tuesday.

Similar tickets are issued on Wednesdays to stations distant not more than 50 miles, available for return—for distances of

15 miles and under, on the day of issue; and for distances over 15 miles, until the following day.

Excursions to the Tourist Districts.—Excursion Tickets for these districts are issued at Sydney and suburban stations on Fridays and Saturdays by all trains, available for return for two months from date of issue. For the purpose of this regulation the Tourist Districts are limited to places between Pictou and Moss Vale (inclusive) on the South, and Emu Plains and Bowenfels (inclusive) on the West.

Special Excursion Tickets, at 2d. per mile first-class and 1d. per mile second-class, are issued by the Saturday morning down Excursion trains at all stations between Sydney and Cambleton and Sydney and Emu Plains (inclusive), to stations beyond these points; and similar tickets are issued by the Saturday afternoon down Excursion trains to all stations to which the trains are timed to call south of Fairfield and west of Parramatta. These tickets are available for return by Excursion trains on the same day or by the Monday morning Excursion trains within ten days. Ordinary single and Excursion tickets are available by these trains. Passengers from Suburban stations will go on to Granville and join the Excursion trains there.

In computing the time for which Excursion or Special Excursion Tickets are available, the day of issue is included; but in such cases where the tickets expire on Sunday and where there are no Sunday trains they will be available till the following Monday.

Tickets Lost or Mislaid.—The Commissioner does not undertake to refund money or make allowance for tickets of any kind alleged to have been lost or mislaid.

PASSENGERS' LUGGAGE.

First-class passengers are allowed 84 lbs., and second-class passengers 56 lbs. weight of personal luggage free of charge, but at owner's risk. All luggage in excess of these weights will be charged Parcel rates. Furniture, live stock, or such other articles as the Traffic manager or station master may consider objectionable, will not be accepted as passengers' luggage, but must be booked and paid for. In order to prevent mistakes, passengers are requested to see that every article of luggage is fully addressed and labelled, and that all old addresses and labels are removed.

Only such articles will be allowed to be taken into carriages as can be placed under the seats or in the nets.

Commercial Travellers' Luggage.—Commercial travellers are allowed to carry free of charge personal luggage or patterns only, 84 lbs. if a first, and 56 lbs. if a second-class passenger. All luggage in excess of these weights will be charged full fares on down journey, and be carried free on up journey on production of railway receipts certifying that full rates have been paid on the down journey. The name of the firm must be branded on all packages. The Commissioner does not undertake to carry commercial travellers' luggage by passenger trains.

Excess luggage must always be prepaid before the journey is commenced, but in the event of this being omitted it may be collected at destination.

HORSES AND CARRIAGES

Will only be conveyed to and from such stations as have accommodation for loading or unloading.

Horse-boxes and carriage-trucks should be ordered at least twenty-four hours before they are required; and horses and vehicles must be at the station at least thirty minutes before the advertised time for the departure of the train by which they are to be despatched; but their despatch will not be guaranteed by any particular time or train.

No guarantee can be given to convey horses or vehicles by passenger trains; but when practicable this will be done, those for the longest journey having the preference.

Horses must be loaded by the sender and unloaded within three hours after arrival by the consignee, otherwise they will be unloaded by the Commissioner, at a charge of 2s. for each horse.

Horses must be removed from the railway premises immediately after being unloaded; or if left, will remain at the owner's risk and expense, and may be sent to agistment or

livery, the cost of which must be paid by the owner on demand as part of the authorised charges; and such stock, if not removed within seven days, may be sold by auction, by order of the Commissioner, and the proceeds applied in payment of all expenses incurred, and the balance thereof handed over to the owner on demand.

When a horse-box is only partly occupied by a consignment, the Commissioner will have the right to fill it up to its full carrying capacity with other stock.

Horses and carriages will not be conveyed by the mail trains; but arrangements can be made for their conveyance by the day passenger and mixed trains.

FIRMS WITH FIXED PAY DAYS.

Abraham, J. S.	Sat. forenoon
Abraham and Co., Mark	Friday
Ackhurst, W., and Co.	Last Tuesday
Alderson and Sons	Wednesday
Alt and Co.	3rd Thursday in month
Amos, A. and R.	15th of month
Angus and Son	18th month
A.S.N. Co.	Any day
Atterton and Co.	3rd Wednesday
Auckland Timber Co., Ltd.	3rd Wednesday
Australian Gen. Assurance	Wednesday
Australian Mutual Fire Co.	Friday
Australian Club	2nd Wednesday
Batson and Co.	Last Thursday
Barre, Johnston and Co.	1st and 3rd Thursday
Bar, M., and Co.	Wednesday
Barlow, John, and Co.	2nd Tuesday
Barisley, J., and Co.	10th of month, 2 to 4
Barker, F. L.	Tuesday
Barron, Moxham and Co.	2nd Tuesday, 3 to 5
Bennet, S.	Last Friday
Berens, and Seligman	Friday
Bellby and Co.	1st Tuesday month
Bingle and Co.	Tuesday
Blindie, R.	Saturday
Bird, H. S., and Co.	Monday
Blacket and Davy	3rd Wed. in each month
Borthwick, Alex.	3rd & 4th Friday aft'n
Bown, and Co., T. J.	After 20th month
Bradley, Newton and Lamb.	Any day
Bray Brothers	Last Friday in month
Brimmead and Co.	3rd Wednesday
Briscoe, Drysdale and Co.	25th of month
Broomfield, J.	Last Saturday
Brown and Co.	Tuesday
Brown, J. and A.	Saturday
Bull Coal Co.	2nd Wednesday
Burns, Philip and Co.	Wednesday
Burrows and Gleeson	Any day but Saturday
Butler Brothers	Wednesday and Saturday
Buzacott and Armstrong	Saturday
Barker and James	2nd & 3rd Wed., 2.30 to 4
Butcher, F.	Thursday
O. and R. R. S. N. Co.	Thursday
Calder, Paterson and Co.	Thursday
Cameron Bros.	2nd Wednesday
Cary, W.	Last Wednesday
Chadwick, R.	Last Friday
Cattell, and Co., J. R.	Saturday
Churchwood, A. G.	Saturday
Coffee Palace, 1 and 2	3rd Wednesday
Cohen, D. and Co.	Thursday
Collins Bros. and Co.	3rd Fri., 10 to 12

Colonial Sugar Co.	Saturday
Cornwall Insurance Co.	Saturday
Cowlishaw Bros.	Saturday
Cole, E. R.	Saturday
Craze, G. E. and Son	Friday
Claydon, O.	Sat., 10 to 12
Clarke, J. W. R.	3rd Friday
Curran, J. J.	2nd & 4th Tues., 2 to 4 p.m.
Cooper, A. and Co.	Thursday
Civil Service	Thursday
Christie, C. J.	3rd & 4th Monday
Dalgaty, Blackwood and Co.	Tu & Fr, 11 to 12
Dalton Bros.	3rd Thursday
Dangar, Gedy and Co.	Any day but Sat.
Danka, John	Last Fri. in month, after 2
De Lissa, M.	2nd Wednesday
De Lissa and Co.	2nd Friday
Dibbs, G. R. and Co.	Friday
Dixon and Sons	Friday, 10 to 12
Dobson, O. and Co.	3rd Thurs. in month
Druitt and Raymond	Thursday
Dunn, James and Co.	4th Fri. month, 11 to 12
D'Arcy, C. and Co.	Thursday
Duffin, J.	3rd Wed. in month
Eady, T. W.	Thurs., 10 to
E. and A. Mail Co.	Thursday
Edwards, Dunlop and Co.	Last Sat. month
Eldred and Co.	1st & 3rd Tues., 11 to 1
Elliott Brothers	Thursday
Eve, James, King street	15th of month
Evening News	3rd Wed., 3 to 5
Fairfax and Co. A.	Saturday
Farleigh, Nettelm and Co.	Thurs., 10-12
Farmer and Co.	2nd Thursday
Feldheim, Gotthelf and Co.	Thursday
Fisher and Ferguson	Friday
Fitzgerald and Prendergast	2nd Thursday
Fleming, William	Every Friday
Flood and Co.	3rd Sat. in month
Forsyth and Co., A.	1st Thurs. after 10th of m.
Foy, Wm.	Saturday
Fraser and Co.	Friday afternoon
Frazer and Co., J.	Tuesday, 11 to 1
Fresh Food and Ice Co.	3rd Saturday
Friend, W. S. and Co.	Mon. & Th., 10 to 12
Fry, J. S. and Sons	15th of month
Fog and Co.	Thursday
Fuller, O. E.	3rd Tuesday
Gardiner, W. and Co.	15th of month
Glasson, Stephen	Last Wed. in m.
Goodlet and Smith	Thursday, 2
Goodwin, H.	Last Thursday
Gregory, Albert, and Co.	2nd Th. in month.

FRY'S COCOA is the best.

Griffiths, Geo., and Co.	3rd Monday
Gray, R. Son and Co.	14th each month
Groth, H. H.	Last Saturday
Gibbs, Bright and Co.	Friday, 10 to 1
Gibbs, Shalard & Co.	30th of month
Gilchrist, Watt and Co.	Friday
Gilchrist and Co., John	Friday 11 to 1
Haage, H., and Co.	15th of month
Hall, Prince and Co.	2nd Monday
Hanks, J. G., and Co.	2nd Tuesday
Hanson, Lewis and Co.	2nd Fri. in month
Harris, W. F.	Friday
Harper, R. and Co.	2nd Sat. in month
Harrison and Attwood	Last Sat. in month
Henderson, W. and Co.	15th of month
Hentroy and Co.	2nd Thursday
Hoyde, Todman and Co.	3rd Saturday
Hilder and Co., A.	2nd Friday
Hill, Clark and Co.	Thursday, p.m.
Hoffnung and Co.	Wednesday
Hogg, S. P., and Co.	After 15th of month
Holdsworth, Macpherson and Co.	Thursday
Holdsworth and Co.	Wednesday
Holtermann, B. O., and Co.	2nd Friday
Horden, A., and Sons	15th of month
Horden Brothers	15th of month
Horden, E., and Sons	15th of month
Howes and Co., S. S.	2nd Tuesday each month
Howard Smith	Thursday
Hudson Brothers	Last Thursday
Hume and Pegrum	3rd Thursday, 10 to 1
Hunter, J.	21st of month
Illawarra S.N. Co.	Thursday
Isaacs, John	Last Monday in month
Jarrett and Co.	15th and 22nd of month
Jones, T. T.	Every Friday
Jones, David	2nd Saturday
Jones, Evan	Saturday
Kerr, and Co. N. M. T.	15 of month
Keep and Parsons	2nd Saturday
Keep, John	Friday, 10-12
Kirkland, J., and Co.	Last Thursday
Kidman, J.	2nd Wednesday
King, G., and Co.	Saturday
Lamb and Co.	Friday
Laycock, Son and Nettleton	18th of month
Lazarus, Rosenfield, and Benjamin	Friday
Lassetter, F., and Co.	Tuesday and Thursday
Lawler, J.	15th of month
Lazarus, S., and Co.	Last Friday
Learnmonth, Dickinson and Co.	Friday
Lee and Ross	Monday
Liverpool, London, and Globe	Friday
Lloyd, and Co., G. A.	Every Sat. except 1st
Love, J. R.	15th every month
Lloyd and Collins	Thursday
Lorimer and Rome	3rd Friday, 10 to 2
Lyaght, John, limited	Wednesday
Macgregor, J.	25th of month, 10 to 1
Marshall, Allan A., and Co.	Friday, 3
Macintosh, J., and Son	17th of month
Maddock, W.	17th month
Melbourne S.S. Co.	Wed. after 14th
Mason Brothers, limited	Wed., 2 to 3
Marklove, R.	3rd and 4th Weis.
Mate, T. H., and Co.	1st of month
McArthur, A., and Co.	4th Wed., at 3 p.m.
McBrair Brothers, and Co.	Last Saturday
McCarthy Brothers	Last Saturday
McCarthy, E., and Co.	2nd Tuesday
McClelland and Roach	Last Friday in month
Macgregor, Harris & Co.	2nd Tuesday of month
McIntosh, F., and Co.	Any day
McKinley, Alex., and Co.	3rd Monday in month
McLenn, Brothers, Rigg and Co.	Saturday 10 to 12
Meyerfield and Co.	Last Wednesday
Michael, G.	3rd Saturday
Miller, Brothers	3rd Saturday

Mills, J., and Son	Tuesday
Mitchell and Co.	Saturday
Mitchell, D., and Co.	Every Thursday ex. 1st
Moir and Co., J.	2nd Thursday
Montefiore, Joseph, and Co.	Tuesday
Moore, C., and Co.	Saturday
Moore, A., and Co.	Saturday
Moss and Co., M.	Tuesday
Mutual Ass. Victoria	Friday
Martin, J., and Co.	Every Friday
Myers and Solomon	3rd Thursday
Myers and Cantor	Friday
N. S. W. Marine Insurance Co.	Thursday
National Insurance Co., N.Z.	Friday
National Mutual Assurance Assco.	Last Friday in m
Newcastle Wallsend Coal Co.	3rd Saturday
Newton, C., Bros. and Co.	Thursday
Nicholson and Co.	Every Fri. 10 to 12
Nicoll, B. B., R.R.S.S. Co.	Every Mon. 10 to 4
Orient Co.	2nd Monday after depar. of vessel
Pacific Mail Co.	Friday
Parramatta River S. S. Co.	2d Tuesday
Parry, J.	3rd Sat., every month
Pente and Harcourt	2nd and 3rd Mon. 10 to 3
Pennell, J., and Co.	Monday
Perdriau and Co.	25th of month
Pernemaw, Wright and Co.	Friday, 2 to 5
Petersen, Boesen and Co.	15th of month
Peyton, Dowling and Co.	3rd Sat., 10 to 11
Playfair, T.	Saturday
Port Jackson S.S. Co.	Last Fri. in mon
Potts and Paul	Sat., 9.30 to 11.30
Precious, Doust and Co.	3rd Wednesday
Price and Co.	15th month
Prince, A. H., and Co.	1st and 3rd Mon.
Prince, Ogg and Co.	Ev. Wed. and Sat. and 15th mth.
Prosser and Co., E.	Last Thursday
Pymont Brewery Co., limited	Every Friday
Queen Insurance Co.	Friday
Rabone, Feez and Co.	Thursday
Renard, Jules and Co.	Every Saturday
Riley Brothers	15th of month
Riley, A. J., and Co.	15th of month
Robertson, D. and W.	Last Wednesday
Richardson and Wrench	Every day
Richardson, J. F.	4th Thursday
Richmond Tob. Man. Co., limited	3rd Tuesday, 3-4
Robertson, G.	2nd Monday
Rowan, A., and Co.	3rd Thursday
Row, E., and Co.	3rd and 4th Thursday
Rowntree and Co.	Saturday
Robey Brothers	Saturday
Rosenfeldt, R.A.M.	Every Saturday
Ross, Morgan and Robertson	14th of month
Royle and Co.	Saturday
Royce, G. H., and Co.	2nd Tuesday
Saber, W., and Sons	Tuesday
Saddlington and Son	Every day
Saller, J. E., and Co.	3rd Thurs. in month
Sands, John	2nd Saturday
Sandy, James and Co.	Saturday
Sargent and Co.	Monday
Saywell, T., and Co., limited	Saturday
Schweppes and Co.	Tuesday
Scott, Henderson and Co.	Saturday
See, John, and Co.	Thurs., after 4
Shale Oil Co.	Thursday
Simpson, W. H.	Every Saturday
Shortland and Son	Saturday
Slocumbe Brothers	Thursday
Snell, J. W., and Co.	Saturday
Smith and Munnell	2nd Saturday
Standard Insurance Co.	Wednesday
Starkey, W. A.	Any day
Stewart and Co.	Saturday
Storer and Sons, David	Tuesday, 10 to 12
Stuchbury & Co., T. J.	1st Sat. aft. 18th of month
Sutton, A. W.	Last Friday of month

FRY'S COCOA is the best.

AUSTRALIAN MUTUAL PROVIDENT SOCIETY (See Advt. Pages 18 & 19).

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FIRMS WITH FIXED PAY DAYS.

Sydney Marine Insurance Co. ..	Wednesday	Way, John	Saturday
Sydney United Omnibus Co. ..	Friday	Wells, J. G.	1st Saturday
Taylor, E., and Co.	3rd Friday	Webb, Thos., and Sons ..	3rd Friday
Thompson and Co., A.	Friday, 10 to 1	Webster, R. C.	Saturday
Thorne, A.	Last Wednesday	Wigzell, C. E.	Every Thursday morning
Tickle, J. B.	Saturday	Wilkinson and Son	28th of month
Tidswell, Wilson and Co. ..	Friday, 10 to 1	Wilkinson, Graves and Lavender	Friday
Tillock and Co.	2nd and 3rd Wed., 2 to 5	Willis, T., and Son	Friday
Toohy, T. J. and J., and Co. ..	3rd Friday, 10 to 12	Willis, T. and W.	Wed. before 1 o'clock
Tucker and Co.	3rd Tu & 4th Fri, 10 to 12	Willoughby, J. W.	Friday afternoon
Towns, R., and Co.	Thursday	Wilson, Corben and Co. ..	3rd Friday in month
Turner and Co.	Saturday	Wiseman Bros.	15th of month
United Insurance Co.	Wednesday	Woods, John, and Co. ..	Last Friday
Union Club	2nd Wednesday	Woods, R. F., and Co. ..	1st Wednesday in month
Vale of Clwydd Coal Co. ..	Last Thursday of month	Wright, Heaton and Co., Limited	Every Thursday
Vickery, E.	Saturday	Young and Lark	2nd Thursday
Virgoe, Son and Chapman ..	Friday	Zollner, S.	Last Saturday
Watson, J., and Co.	Monday, 11 to 1		

FRY'S COCOA is the best.

8,800 POLICIES ISSUED LAST YEAR FOR £2,962,402.

TARIFF OF NEW SOUTH WALES.

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ARTICLES.	QUANTITY.	RATE.	ARTICLES.	QUANTITY.	RATE.
Bacon	per lb.	s. d. 0 2	Shutters	each	s. d. 1 0
Bags and Sacks	per dozen	1 0	Soda Crystals	per ton	20
Do. Gunny	do.	0 6	Spices	per lb.	0 2
Beer, Ale, Porter, Spruce or other Beer, in wood or jar ..	per gallon	0 6	Spirits—On all kinds of ..	per proof gallon	12
Do. in bottle	do.	0 9	Spirits imported into the Colony, the strength of which can be ascertained by Sykes' Hydrometer ..		
Biscuits	per lb.	0 1	Spirits—On all Spirits and Spirituous Compounds imported into the Colony, the strength of which cannot be ascertained by Sykes' Hydrometer ..	per liquid gallon	12 0
Blue	do.	0 1	* No allowance beyond 16-5 shall be made for the underproof of any spirit of a less hydrometer strength than 16-5 under proof ..		
Candles	do.	0 1	* Case Spirits — Reputed contents of two, three or four gallons shall be charged—		
Cement	per barrel	2 0	Two gallons and under as two gallons.		
Cheese	per lb.	0 2	Over two gallons and not exceeding three, as three gallons		
Chicory	do.	0 3	Over three gallons and not exceeding four, as four gallons		
Chocolate	do.	0 3	Spirits—Methylated ..	per gallon	2 0
Cigars	do.	6 0	Starch	per lb.	0 1
Cigarettes	do.	6 0	Stearine	do.	0 1
Cocoa	do.	0 3	Succales	do.	0 1 1/2
Coffee	do.	0 3	Sugar—Refined	per cwt.	8 8
Comfits	do.	0 1 1/2	Do. Raw	do.	5 0
Confectionery	do.	0 1 1/2	Do. Molasses and Treacle ..	do.	3 4
Cordage	per ton	40 0	Tea	per lb.	0 3
Corn-flour	per lb.	0 1	Timber—Dressed	per 100 feet super	2 0
Dates	each	1 0	Do. Rough and Undressed ..	do.	1 0
Doors	per lb.	0 1	Tobacco—Delivered from Ship's side, or from a Customs Bond for home consumption—manufactured, unmanufactured, and Snuff ..	per lb.	3 0
Fish—Dried, Preserved, or Salt	per dozen	2 0	Tobacco—Unmanufactured—Entered to be manufactured in the Colony. At the time of removal from a Customs Bond, or from an importing ship to any licensed tobacco manufactory for manufacturing purposes only into Tobacco, Cigars, or Cigarettes		
Fruits—Bottled, quarts ..	do.	1 0	Tobacco—Sheepwash ..	per gallon	1 0
Do. pints and smaller quantities	per lb.	0 2	Turpentine	do.	2 0
Do. Dried	do.	0 1	Varnish	do.	0 6
Ginger	do.	0 2	Vinegar	do.	10 0
Hams	do.	0 2	Wines—Sparkling		
Hops	do.	0 3	Do. For six reputed quarts or twelve reputed pint bottles	per gallon	5 0
Iron—Galvanized, in Bars, Bundles, or Sheets, or Corrugated	per ton	40 0	Do. For six reputed quarts or twelve reputed pint bottles	per gallon	3 0
Do. —Galvanized manufactures	per cwt.	3 0	Woolpacks	each	0 3
Iron—Wire	per ton	20 0			
Jams	per lb.	0 1			
Jellies	do.	0 1			
Maizena	do.	0 1			
Malt	per bushel	0 6			
Mustard	per lb.	0 1			
Nails	per ton	40 0			
Nuts of all kinds, except Cocoa-nuts	per lb.	0 1			
Olives—Except Animal, Black, Cocoa-nut, Spermin ..	per gallon	0 6			
Opium, and any preparation or solution thereof, not imported for use as a known medicine ..	per lb.	20 0			
Oliver's Stores—Sauces and Pickles—quarts	per dozen	1 0			
Do. —pints and smaller quantities	do.	0 6			
Paints	per ton	40 0			
Paper—Writing and Fancy ..	per lb.	0 1			
Do. Brown and Wrapping ..	per cwt.	3 4			
Pepper	per lb.	0 2			
Powder—Blasting	do.	0 1			
Do. Sporting	do.	0 3			
Preserves	do.	0 1			
Rice	per ton	60 0			
Rope	do.	40 0			
Sago	per lb.	0 1			
Salt and Saltpetre	per ton	20 0			
Sarsaparilla—If containing not more than twenty-five per centum of Proof Spirits	per liquid gallon	4 0			
Sashes	each	1 0			
Shot	per cwt.	5 0			

DRAWBACKS.—Wine, Tea, Sugar, Coffee, Cocoa, Chicory, Currants, Raisins, Dates, Rice, Hops, Malt Liquors, Candles, Ginger, Pepper, Sago, Soda Crystals, White Lead, Barbecue Nuts, Mustard, Woolpacks and Cornsacks; Manufactures of Galvanized or Galvanised Manufactures of Iron, Iron Wire. EXCISE.—Spirits made or distilled in the Colony, 12s. per gallon; Tobacco manufactured in the Colony, 1s. 2d. per lb.

47 Vic., 1884.—SPIRITS.—All Spirits in bond at the date of the passing of this Act, or proved to the satisfaction of the Collector of Customs to have been shipped or cleared to be delivered at any port in New South Wales prior to the said date, shall be admitted for duty at the actual strength and quantity ascertained on examination in the prescribed manner. Provided that all such Spirits be removed and cleared for home consumption or exportation before the thirtieth day of June, 1884, after which date no allowance shall be made for under proof of Spirits, except as hereinbefore provided, nor for Spirits in cases containing a less quantity than reputed two, three, or four gallon contents.

FRY'S COCOA is the best.

STAMP DUTIES.

	£	s.	d.
AGREEMENT, not under seal.....	0	1	0
BILL OF EXCHANGE OR PROMISSORY NOTE— For every £50 or fractional part of £50....	0	0	0
BILL OF LADING—For every bill or copy thereof.....	0	0	0
CONVEYANCE OR TRANSFER OF SHARES OR STOCK—For every £10 or fractional part of £10.....	0	0	0
CONVEYANCE OR TRANSFER OF PROPERTY— Under £50 value.....	0	5	0
Exceeding £50 and not exceeding £100....	0	10	0
Every £100 or fractional part of £100.....	0	10	0
CONVEYANCE OF ANY OTHER KIND.....	1	0	0
DEED of any kind not otherwise charged.....	1	0	0
DRAFT, payable on demand.....	0	0	1

LEASE—
For definite or indefinite term of any
lands, tenements, or heritable subjects—
Where the consideration or part thereof
consists of money, stock, or security—In
respect of such consideration [Same duty
as a conveyance for the same consideration.]
Where the consideration or part thereof shall
be rent. In respect of such consideration—
For every sum not exceeding £50 per
annum..... 0 2 6
For every £50 or fractional part thereof.... 0 2 6
Of any other kind whatsoever..... 1 0 0

MEMORANDUM OF TRANSFER UNDER ACT 26
VICTORIA NO. 9—Same duty as for con-
veyance for sale of lands for like sum.

POLICIES OF INSURANCE.

POLICY for or against loss by Fire—For every £100 and also for the fractional part of £100 insured by any term or period exceeding six calendar months.....	0	0	6
And not exceeding six months.....	0	0	3
On every renewal or continuance thereof for every £100 and for every fractional part of £100 insured for any term.....	0	0	3
POLICY for any voyage or period—For every £100 and also for the fractional part of £100 so insured.....	0	0	3
On every renewal or continuance thereof for every £100 or fractional part of £100.....	0	0	3
POLICY not otherwise specified—For every £100 and for every fractional part.....	0	1	0

RECEIPTS.

RECEIPT given for or upon the payment of any sum of money amounting to £2 and up- wards.....	0	0	2
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TRANSFERS.			
TRANSFER OF SHARES See Conveyance of Shares			
TRANSFER of any run or station held under lease or promise of lease from the Crown or of any interest therein where the declared value of the said run or station or interest or the value thereof assessed as in this Act provided shall not exceed £100.....	0	10	0
And where such value shall exceed £100 and any fractional part of £100.....	0	10	0

DUTIES ON THE ESTATES OF DECEASED PERSONS.

PART I.			
1. Probate or letters of Administration to be granted in respect of any such estate on every £100 or part thereof.....	1		per cent

PENALTIES.

For not obliterating Adhesive Stamp, £10	
For removing Adhesive Stamp with intention to defraud Her Majesty or again using or selling or uttering the same stamp, £20	
For presenting for payment or paying indorsing or negoti- ating any Foreign Bill of Exchange without the same being stamped, £20	
For issuing indorsing transferring using negotiating pre- senting for payment or paying any unstamped Bill of Exchange Promissory Note Draft Cheque or Order for the payment of money, £20	
And no holder can recover thereon unless the same be duly stamped	
For making false statement or assisting therein—Imprison- ment for three years and to £100	
For Fraudulent acts—Hard labour on the roads &c. or be imprisoned for 7 years	
For not stamping Transfer of Shares, £10	
For making or executing a Bill of Lading unstamped, £10	
For registering any unstamped instrument, £5	
For giving unstamped Receipt or refusing to give stamped Receipt or separating or dividing the amount to reduce it below £2, £10	
For not setting forth every fact and circumstance affect- ing the liability of any instrument chargeable with Stamp Duty in any instrument liable to Stamp Duty, £50	
For receiving any premium for Insurance and not making out stamped Policy, or for making out unstamped Policy, £20	
For administering the estate of any deceased person with- out taking out Probate or Administration of such Estate, £100; and a further penalty of £10 per cent. on the amount of Stamp Duty payable thereon	

ADDENDA.

Alterations and names received too late for insertion in the original lists.

Addington, Charles, <i>Town and Country Hotel</i> , Church st, Parramatta	Gilchrist, J. O. should be "3 O'Connell street"	Lucas, J., watchmaker Old South Head rd, Waverley
Bennett, George, 131 Kippax st	Gilmore, Miss E. 84 Hargrave st, Padding- ton	MacCarthy, Charles W., surgeon, 20 Col- lege st
Bosanquet, George S., Lieut. R.N., "Bollingbroke," Albion st, Waverley	Gilmore, J. S., carpenter, 82 Hargrave st, Paddington	MacCormick, A., surgeon, 32 College st
Carden, Edward, upholsterer, should read "Chandos st, St. Leonards"	Geering, Patrick, page 533, should be "Guerin, Patrick, 'The Glen,' High st, Randwick"	Macgregor, Harris and Co, 200 George st
Chester st (page 321), should be "Chelsea street"	Graham, G. Grimshaw, 50 Young st	Michel, C. O., Government Interpreter, Kidman's buildings, York st
Colquhoun, Ernest C., Sherwood Heights, Guildford	Hall, A. I. and Son, Pomeroy chambers, 30 Castlereagh st	N.S.W. Mercantile Protection Society, 297-299 George st
Cooges Bay Family Hotel—proprietor, E. J. Wehlow	Hamilton, John C. and Co. (late Tate and Co.), 93 Elizabeth st	Pitt st, page 99, first column, No. 297 should be "279"
Dow, Edward, should be "Chandos st, St. Leonards"	Hislop, Alexander S. M., "Aldergrove," Ballast Point rd, Balmain	Pugh, Thomas E., "Crosby cottage," River View st, Burwood
EXPRESS newspaper—J. G. O'Connor, 84 Clarence st	HOWES AND CO., commission and produce merchants, 127 Sussex st	O'Connell st, page 88, second column, Return's Telegram Co., should be "Reuter's Telegram Co."
Five Dock Municipal Council Chambers— G. Greville, council clerk	Ingram, Henry, painter, should be "Chandos st, St. Leonards"	Russell, Miss E., 21 McEvoy st, Waterloo
Gerth, Charles, builder, contractor, &c., 93 Phillip st. (See advt.)	Italian Consulate—Pisoni Brothers, 42 Pitt street	Sargood, Butler and Nichol, warehouse— 80A Pitt st
Gilbert, Chas. N. (of Taypin, Gilbert and Dennehy), 80 Sturt st, Ballarat, Vic- toria	James, Samuel, family grocer, 174 Pitt st	Sydney University, Parramatta rd, Cam- perdown
	James, W. B., bookseller and importer, 315 Crown st	West, W. J., solicitor, removed to 53 Hunter st

CENSUS.

ESTIMATED POPULATION of the Colony of NEW SOUTH WALES on 30th June, 1885.

	Males.	Females.	Total.	Males.	Females.	Total.
Births during the half-year ended 30th June, 1885 ..	8,504	8,092	16,686			
Arrivals by sea	*20,894	11,630	38,424	35,488	10,622	55,110
Deaths during same period	4,425	8,249	7,074			
Departures by sea	†14,310	6,260	20,570	18,735	9,518	28,253
Increase during the half-year				16,763	10,104	20,857
Estimated Population on 31st December, 1884				511,104	400,905	921,129
Estimated Population on 30th June, 1885				527,917	420,069	947,986

* Includes 846 Chinese.

† Includes 597 Chinese.

LICENSING ACT.

INSTRUCTIONS TO LICENSEES AND APPLICANTS.

RENEWALS—PUBLICANS AND COLONIAL WINE.—Licensees should before the expiration of their existing licenses send their application for renewal, together with the old license, to the District Inspector, at least ten days before it is to be heard at the Licensing Court. (Sub-Inspector Lenthall, Woolloomooloo Police Station, is the Metropolitan District Inspector.) Applicants need not attend the Court unless they receive notice of objection, but they should, before the expiry of the license, obtain the certificate of renewal from the Court, which must be taken to the Treasury, and the fee paid.

PUBLICANS NEW, CONDITIONAL, AND COLONIAL WINE.—Applications can only be entertained at the Quarterly Meetings, held in January, April, July, and October, the exact days always being advertised. Fourteen days notice is required. Three copies of application must be lodged in Court, one sent to the District Inspector, one posted on the outside door (in the case of existing premises) and an advertisement inserted in one newspaper, published in the district, not less than seven days prior to the meeting. Applicants must attend the Court and produce advertisement.

BREWERS AND SPIRIT MERCHANTS.—Application to be lodged in Court, giving sufficient time for the report of the notice to be obtained. Renewals of these licenses can be obtained on expiry by lodging the old license at the Treasury, and paying the fee for renewal. Applicants must attend the Court when first applied for.

PACKET LICENSES are obtained on application to the Water Police Court upon giving sufficient notice to allow the police to report, which requires about seven days. Applicants need not attend the Court unless the application is objected to.

TRANSFERS.—Applications to transfer are to be made to the Court in sufficient time to allow the Police to inquire and report (say seven days in ordinary cases). Transferor and transferee are both required to attend the Court. £2 fee must be paid before hearing.

REMOVALS can only be entertained at the quarterly meetings, and the same notices are required as for a new or conditional license.

BOOTH OR STAND LICENSES are obtained by application to the Court in time to allow the Police to report. If granted the fee of £2 must be paid to the Treasury, with the Court certificate. Three renewals can be obtained without further fee, but the permit cannot be granted for more than seven days at one time, and the license wholly expires at the end of twenty-eight days. In the case of new or conditional applications for publicans' licenses, where the Local Option Vote in the locality is in the negative, it is useless to ask for such, unless the proposed premises contain at least thirty rooms, i. e., twenty-six rooms for the use of the public, and decent accommodation for the family of the licensee; and even then it is entirely optional with the Licensing Court to grant or refuse. In the Metropolitan Licensing District the Court days are on Tuesdays at the Central Police Court, and Thursdays at the Water Police Court, at 12 noon, for business other than that which can only be taken at the quarterly meetings.

MUSIC PERMITS can be granted by any Licensing Magistrate, but in Sydney they are only usually granted on the weekly Court days.

Forms for all the above applications are sold by Cunningham, Printer, &c., No. Pitt-street, one door from King-street.

X

ADVERTISEMENTS.

The Australian Joint Stock Bank,

INCORPORATED BY ACT OF COUNCIL, 1853.

PAID-UP CAPITAL, £500,000, with power to increase to £1,000,000.

RESERVE FUND, £260,000.

Directors:

THE HON. JEREMIAH D. RUNDLE, M.L.C.,
CHAIRMAN.
G. NEVILLE GRIFFITHS, Esq.
WILLIAM B. WALFORD, Esq.

GEO. A. MURRAY, Esq.
THOMAS LITTLEJOHN, Esq.
WALTER FRIEND, Esq.

Auditors: LOUIS PHILLIPS, Esq.; HENRY A. PERKINS, Esq.
Solicitors:—MESSRS. ROBERTSON, FISHER, AND RALFE.

Head Office, George and King Streets, Sydney.

FRANCIS ADAMS, General Manager. GREGORY G. BLAXLAND, Accountant.
WILLIAM REID, Secretary. HENRY T. WEBSTER, Sub-Accountant.

London Office, 2 King William Street, E.C.

Directors: WILLIAM MORT, Esq. WILLIAM HERMANT, Esq. JAS. E. OWEN DALY, Esq.

Auditor:—A. H. J. BASS, Esq.

Manager: JOHN CHRISTIE. Accountant: A. D. BAXTER.

Bankers: THE NATIONAL PROVINCIAL BANK OF ENGLAND (LIMITED).

BRANCHES IN NEW SOUTH WALES:

E. GRIFFITH, Chief Inspector. A. J. GREVILLE, Assistant Inspector. B. B. RODD, Assistant Inspector.

CITY AND SUBURBAN.

Ashfield	Exchange Corner	Haymarket	Parramatta	Redfern
Burwood	Glebe	Manly	Parramatta North	Summer Hill
Enmore	Granville	Miller's Point	Randwick	

COUNTRY.

Albury	Cobar	Eden	Kempsey	Newcastle	Tenterfield
Armidale	Cobargo	Forbes	Lawrence	Nyngan	Ulmarra
Ballina	Condobolin	Frederickton	Lismore	Orange	Urana
Barranald	Cooma	Glen Innes	Maclean	Pambula	Wagga Wagga
Bathurst	Coonabarabran	Goulburn	Menangle	Parkes	Walland
Bega	Coonamble	Grafton	Mitchell (Sunny Corner)	Raymond Terrace	Warrell
Blayney	Copmanhurst	Grenfell	Moama	Rockley	Wentworth
Bombala	Cornki	Gulgong	Molong	Rylstone	West Maitland
Bourke	Cowra	Hay	Morpeth	Singleton	Wickham
Bundarra	Delegate	Hill End	Mudgee	South Grafton	Wilcannia
Casino	Deniliquin	Hillston	Narandera	Tamworth	Woodburn
Clarence Town	Dubbo	Inverell		Temora	Yass

BRANCHES IN QUEENSLAND.

H. P. ABBOTT, Inspector. A. KERR, Assistant Inspector.

BRISBANE	Clermont	Mackay	Stanthorpe
Allora	Gladstone	Maryborough	Toowoomba
Bowen	Gympie	Ravenswood	Townsville
Charters Towers	Ipswich	Rockhampton	Warwick

AGENTS AND CORRESPONDENTS. IN THE COLONIES.

Victoria.—The Bank of Victoria, The E., S., and A. Chartered Bank. The National Bank of Australasia.
Tasmania.—The Bank of Van Diemen's Land, Limited.
South Australia.—The Bank of South Australia, The National Bank of Australasia.
Western Australia.—The National Bank of Australasia.
New Zealand.—The Bank of New Zealand, The National Bank of New Zealand.
Fiji.—The Bank of New Zealand.

IN GREAT BRITAIN AND FOREIGN PLACES.

London.—The Australian Joint Stock Bank, 2 King William Street, E.C. Bankers—National Provincial Bank of England, Limited.
Scotland.—The Royal Bank of Scotland.
Ireland.—The Provincial Bank of Ireland.
India and China.—Chartered Mercantile Bank of India, London, and China; Chartered Bank of India, Australia, and China; Hongkong and Shanghai Banking Corporation; Comptoir D'Escompte de Paris.
America.—Messrs. Brown Brothers & Co., New York, Philadelphia, and Boston; Messrs. Alex. Brown & Sons, Baltimore; W. F. Halsey, Esq., New Orleans; The Merchants' Loan & Trust Company, Chicago; Agency of the Bank of British North America, San Francisco, Chicago, New York, and Portland (Oregon); The Anglo-Californian Bank, Limited, San Francisco; The Bank of British North America, Canada; London, Paris, and American Bank, Limited, New York, San Francisco, London, and Paris.
And Correspondents in the Principal Cities in Europe and Africa.

Bank of New South Wales

ESTABLISHED 1817.

INCORPORATED BY ACT OF COUNCIL, 1850.

CAPITAL, £1,000,000. RESERVE FUND, £580,000.

DIRECTORS:

THOMAS WALKER, Esq., *President*.
 ROBERT CAMPBELL CLOSE, Esq. THOMAS BUCKLAND, Esq.
 THE HON. THOS. CADELL, Esq., M.L.C. ROBERT LUCAS TOOTH, Esq.
 WILLIAM LAIDLEY, Esq.

AUDITORS:

SYDNEY BURDEKIN, Esq. | GEORGE MERIVALE, Esq.
 SHEPHERD SMITH, *General Manager*.

HEAD OFFICE—SYDNEY.

CHARLES MARK PALMER, *Manager*.

LONDON OFFICE—OLD BROAD STREET.

DIRECTORS:

DONALD LARNACH, Esq., *Chairman*.
 SIR DANIEL COOPER, BART. | WM. WALKER, Esq.
 FREDERICK TOOTH, Esq.
 JOHN BADCOCK, *Manager*.

LONDON BANKERS:

THE BANK OF ENGLAND. | THE LONDON JOINT STOCK BANK.

MELBOURNE BOARD:

DAVID MOORE, Esq. | HON. SIR JAMES McCULLOCH, K.C.M.G.

Branches in New South Wales.

T. O'S. GREEN, *Inspector*.

Bathurst Street, Sydney. William Street, Sydney. Parramatta Street, Sydney.

Adelong	Crookwell	Maitland	St. Leonards
Albury	Cowra	Merriwa	Tamworth
Araluen	Deniliquin	Moama	Temora
Armidale	Dubbo	Moree	Taralga
Balmain	Dungog	Moruya	Taree
Balmain West	Forbes	Mudgee	Tenterfield
Bathurst	Glen Innes	Murrumburrah	Tumut
Bega	Goulburn	Narrabri	Uralla
Bombala	Grafton	Newtown	Urana
Bourke	Grenfell	Newcastle	Vegetable Creek
Braidwood	Gulgong	Orange	Wagga Wagga
Brewarrina	Gundagai	Parramatta	Wialla
Bungendore	Gunnedah	Penrith	Wellington
Burrowa	Hay	Port Macquarie	Windsor
Camden	Inverell	Queanbeyan	Wollongong
Campbelltown	Jerilderie	Richmond	Walgett
Cooma	Juncie	Ryde	Wilcannia
Coonamble	Lismore	Scone	Yass
Cootamundra	Liverpool	Singleton	Young
Corowa	Maclean	Sofala	

BANK OF NEW SOUTH WALES—(Continued).

Branches in Victoria.

F. A. WALSH, *Inspector*.

Ararat	Eaglehawk	Inglewood	Rochester
Ballarat	R. Collingwood	Kyneton	Sandhurst
Beechworth	Echuca	Linton	St. Arnaud
Benalla	Elmore	Maldon	Wangaratta
Castlemaine	Fitzroy	Malmsbury	Wodonga
Chiltern	Flinders Street	Mansfield	
Creswick	W., Melbourne	Melbourne	
Charlton	Geelong	Richmond	

Branches in Queensland.

ALEXANDER ARCHER, *Inspector*.

Blackall	Clermont	Nerang	St. George
Brisbane	Cooktown	Normanton	Toowoomba
Bowen	Georgetown	Port Douglas	Townsville
Bundaberg	Goondiwindi	Rockhampton	Warwick
Cairns	Gympie	Roma	Winton
Cardwell	Ipswich	South Brisbane	
Charters Towers	Maryborough	Stanthorpe	

Branches in New Zealand.

W. G. RHIND, *Acting-Inspector*.

Auckland	Gisborne	Masterton	St. Bathans
Blenheim	Greymouth	Naseby	Temuka
Bulls	Hastings	Napier	Thames
Charleston	Hawera	Nelson	Timaru
Christchurch	Hokitika	New Plymouth	Wanganui
Cromwell	Invercargill	Oamaru	Wellington
Dunedin	Kumara	Ophir	Westport
Geraldine	Lawrence	Patea	

Branches in South Australia.

Adelaide | Port Adelaide

Branch in Western Australia.

Perth.

Agency Within the Colonies.

TASMANIA.—THE COMMERCIAL BANK OF TASMANIA, LIMITED.

Agencies Beyond the Colonies.

SCOTLAND.—THE ROYAL BANK OF SCOTLAND.
 IRELAND.—THE NATIONAL BANK OF IRELAND.
 MANCHESTER.—THE MANCHESTER AND LIVERPOOL DISTRICT BANK.
 BIRMINGHAM.—THE BIRMINGHAM JOINT STOCK BANK.
 LIVERPOOL.—THE NORTH AND SOUTH WALES BANK.
 BRISTOL AND WEST OF ENGLAND.—STUCKEY'S BANKING COMPANY.
 HAMBURG.—MESSRS. MERCK AND CO.
 NEW YORK.—THE BANK OF BRITISH NORTH AMERICA.
 SAN FRANCISCO.—THE LONDON AND SAN FRANCISCO BANK.
 INDIA AND CHINA.—THE CHARTERED MERCANTILE BANK OF INDIA, AND LONDON, AND CHINA.
 MANILA.—MESSRS. KER AND CO.

The Bank allows interest on Deposits, if lodged for fixed periods, at rates which may be ascertained at its various offices.
 Collects for its customers dividends on Shares in public companies, and interest on debentures.
 Invests money on their behalf in Colonial Securities or those of Great Britain.
 Issues drafts and letters of credit, and negotiates approved bills, payable at any of the abovenamed places, and undertakes the agency of other banks on such terms as may be agreed upon.

THE BANK OF AUSTRALASIA

(INCORPORATED BY ROYAL CHARTER, 1835).

Paid-up Capital, £1,600,000.

Reserve Fund, £770,000.

London Office: 4. Threadneedle Street, E.C.

COURT OF DIRECTORS.

JAMES ALEXANDER, JUN., Esq.	SAMUEL JOSHUA, Esq.	RICHARD PHILPOTT, Esq.
WILLIAM R. ARBUTHNOT, Esq.	EARL LYTTON, G.C.B., G.C.S.I.	JOHN SANDERSON, Esq.
CHARLES R. FENWICK, Esq.	SIR W. McARTHUR, K.C.M.G., M.P., Ald.	MARTIN RIDLEY SMITH, Esq.
EDWARD W. T. HAMILTON, Esq.	GEORGE WILLIAM PARBURY, Esq.	EDWARD WYLD, Esq.

Secretary—PRIDEAUX SKIDY. Accountant—R. W. JEANS.

ESTABLISHMENTS IN THE COLONIES.

SUPERINTENDENT'S OFFICE: 75, COLLINS STREET WEST, MELBOURNE.

Superintendent—**EDMUND SAMUEL PARKES.**
Inspector of New Zealand Branches—**EDWARD WAKEFIELD MORRAH.**
Inspectors.—**JOHN BROWN GOULSTON, F. P. G. MCRAE, and JOHN SAWERS.**

VICTORIA.

MELBOURNE—75 Collins Street West.—LOCAL DIRECTOR, DAVID CHARTERIS McARTHUR, Esq., J.P.
MANAGER, MARTIN PETRIE BLUNDELL. ACCOUNTANT, THOMAS INGRAM.

INSPECTOR, J. B. GOULSTON, Melbourne.

Bairnsdale ..	Manager, A. J. Webb.	Prahran ..	Manager, J. L. Irvine.
Ballarat ..	Manager, John Lombard.	Malvern Road ..	Agent, Collin Templeton.
Belfast ..	Accountant, J. S. Barclay.	Rokewood ..	Manager, T. H. M'D. Murray.
Beechworth ..	Manager, John Wighton.	Rosedale ..	Manager, Arthur Gibson.
Belfast ..	Manager, Alexander McClelland.	St. James ..	Manager, J. McG. Gillespie.
Bright ..	Manager, H. S. Smith.	Sale ..	Manager, A. S. Palmer.
Castlemaine ..	Manager, J. F. Hughes.	Sale ..	Accountant, F. C. Caldwell.
Charlton ..	Manager, Frederick Ayres.	Sandhurst ..	Manager, R. G. Gibson.
Chewton ..	Manager, Joseph Dolphin.	Sandhurst ..	Accountant, Thos. Wilson.
Chilston ..	Manager, Percy Weedon.	Shepparton ..	Manager, P. W. Rose.
Collingwood ..	Manager, Edward Shew.	Sinerton ..	Agent, C. K. Sams.
Creswick ..	Manager, W. H. Comyns.	Smythesdale ..	Manager, G. E. Jordan.
Drouin ..	Manager, O. E. H. Swyer.	Stawell ..	Manager, Donald McLean.
Elizabeth-st. 226, Melbourne—	Manager, Alex. Christie	Talbot ..	Manager, A. J. B. Nugent.
Geelong ..	Local Director, G. A. Stephen, Esq.	Tallangatta ..	Manager, L. G. Thomas.
Katamatita ..	Manager, C. M. Poynter.	Tungamah ..	Agent, John Souter.
Kingston ..	Accountant, John Thomson.	Traralgon ..	Manager, J. H. Reed.
Koroit ..	Agent, R. H. Gresson.	Walhalla ..	Manager, J. R. McCleery.
Korong Vale ..	Manager, G. B. L. Smith.	Warragul ..	Manager, H. A. Moore.
Moorepoona ..	Agent, J. V. Suter.	Warrnambool ..	Manager, H. B. Chomley.
Morwell ..	Agent, J. W. H. Nethercote.	Wedderburn ..	Accountant, Alexander Thomson.
Nathalia ..	Manager, S. A. Edmonds.	Williamstown ..	Manager, E. H. H. Hughes.
Namurkah ..	Manager, E. W. Bonke.	Williamstown ..	Manager, J. A. Davies.
Portland ..	Manager, Herbert Bryant.	Wunghu ..	Agent, John O'Connor.
Port Melbourne ..	Manager, A. W. Butt.	Wycheproof ..	Agent, H. E. Caldecott.
	Manager, Basil Spence.	Yackandandah ..	Manager, C. W. Bell, jun.
	Manager, C. C. Graham.	Yarrawonga ..	Manager, H. B. Richards.

NEW SOUTH WALES.

SYDNEY—250 George-street north.—Local Director,
Edward Chisholm, Esq.; Manager, Edw. Hughes;
Accountant, Clement Winter.

ACTING-INSPECTOR—**E. J. O. FULFORD, Sydney.**
Kogarah, Sydney—Agent, W. H. Lippmann.
Leichhardt, Sydney—Agent, H. B. Kilburn.
Newtown, Sydney—Manager, E. T. Cooper.
Petersham, Sydney—Manager, H. H. Hayman.
Pitt-street, 144, Sydney—Manager, W. W. Birkmyre.
St. Peters, Sydney—Agent, E. W. Lloyd.
Southern Branch, Sydney (557 George-street south)—
Manager, G. H. Parsons.
Western Branch, Sydney (55 Sussex-street)—Man-
ager, J. M. Greig.

QUEENSLAND—ACTING-INSPECTOR—**E. J. O. FULFORD, Sydney.**

BRISBANE .. Manager, J. A. P. Balbirnie-Yans;
.. Accountant, F. J. Townsend.
Calra .. Manager, R. M. Harvey.
Chartiers Towers .. Manager, J. D. Greig.
Herberton .. Manager, H. L. Heron.
Hughenden .. Manager, W. A. Montgomery.

Ipswich .. Manager, H. S. S. Paul.
Rockhampton .. Manager, Joseph Browne.
Roma .. Manager, J. E. Durrell.
Townsville .. Manager, O. M. Williams.
.. Accountant, R. E. Conolly.

THE BANK OF AUSTRALASIA (Continued).

TASMANIA.—INSPECTOR—**J. B. GOULSTON, Melbourne.**

HOBART .. Manager, H. B. Bruford.
Burnie (Emu Bay) .. Manager, S. J. Westbrook.
Campbell Town .. Manager, F. W. Morris.
Fingal .. Manager, Charles Aspinwall.
Latrobe .. Manager, C. T. Brewer.

LAUNCESTON { Manager, Ames Hellicar.
.. Accountant, John King.
Sheffield .. Agent, C. R. Knight.
Ulverstone (Leven) .. Manager, Arthur Dawson.
Wynyard .. Agent, H. R. Roberts.

SOUTH AUSTRALIA.—INSPECTOR—**F. P. G. MCRAE, Adelaide.**

ADELAIDE—Local Director, Hon. Samuel Tom-
kinson, M.L.C.; Manager, F. P. G. MCRAE;
Accountant, John McNall.
Aberdeen .. Agent, J. P. Horne.
Kooronga .. Manager, James Hogg.
Mount Barker .. Manager, M. G. C. Pasco.

Port Adelaide .. Manager, W. A. Ross.
Port Augusta .. Manager, John Stubbs.
Port Lincoln .. Manager, G. W. Goodhart.
Port Pirie .. Manager, E. E. Headley.
Strathalbyn .. Manager, H. P. Moore.

NEW ZEALAND.—INSPECTOR—**E. W. MORRAH, Wellington.**

WELLINGTON { Manager, O. C. Williams;
.. Accountant, H. B. Smith.
Ashburton .. Manager, J. L. A. Burton.
Auckland .. { Manager, John Lawford.
.. Accountant, H. K. Bethune.
Christchurch .. { Manager, A. McD. Cooper.
.. Accountant, A. T. Noyes.
Dunedin .. { Manager, Cyprian Stanton.
.. Accountant, G. H. Norman.
Featherston .. Manager, W. P. Kemp.
Felding .. Manager, A. P. Webster.
Foxton .. Manager, L. S. Gregson.
Gorlon (East Gore) .. Manager, L. T. Symes.
Hawera .. Manager, W. S. Cobham.
Invercargill .. { Manager, A. E. S. Carr;
.. Accountant, James Brown.

Manila .. Manager, W. A. Nairn.
Marou .. Manager, J. H. Bethune.
Masterton .. { Manager, H. H. Smith;
.. Accountant, James Jamison.
Napier .. { Manager, C. B. Winter;
.. Accountant, J. H. Flower.
Palmerston .. { Manager, Edward Turner;
.. Accountant, A. H. Knowles.
Paten North .. Manager, E. G. Cox.
Walpawa .. Manager, Hugh Montgomery.
Wanganui .. { Manager, E. H. Babbage;
.. Accountant, C. W. Vallance.
Waverley .. Manager, William Fawcner.

AGENTS AND CORRESPONDENTS.

Circular Notes are issued in Sums of £10 and £25 negotiable by Correspondents in the Chief Cities on the Continent of Europe, North and South America, Africa, and the East.

ENGLAND.

Alexanders and Co., Ipswich, &c.
Backhouse, Jonathan and Co., Darlington, &c.
Bank of Whitehaven, Limited
Batten, Carne and Carne, Penzance
Birmingham and Midland Bank, Limited
Bradford Banking Company, Limited
Bradford District Bank, Limited
Coventry Union Banking Company
Cumberland Union Banking Company, Limited
Derby and Derbyshire Banking Co., Limited
Devon and Cornwall Banking Company
Gloucestershire Banking Co., Limited
Gurneys and Co., Norwich, &c.
Huddersfield Banking Company, Limited
Lambton and Co., Newcastle-on-Tyne, Sunderland, &c.
Liverpool Commercial Banking Co., Limited
London and Provincial Bank, Limited
London and South Western Bank, Limited
Manchester and County Bank, Limited
Manchester and Salford Bank, Limited
North Western Bank, Liverpool, Limited
Nottingham and Notts Banking Company
Pares's Leicestershire Banking Company, Limited
Sheffield Banking Company, Limited
Smith, Samuel and Co., Derby and Nottingham
Smith, Samuel Brothers and Co., Hull
South Cornwall Bank (Williams, Trofry and Co.)
Stamford, Spalding and Boston Banking, Co., Ltd.
Union Bank of Manchester, Limited
Weeks, W. T. and Co., Plymouth
Wilts and Dorset Banking Co., Limited
Wolverhampton and Staffordshire Banking Co.
Worcester City and County Banking Co., Limited
Yorkshire Banking Company, Limited
York City and County Bank, Limited

SCOTLAND.

Bank of Scotland
British Linen Company Bank
Caledonian Banking Company, Limited

National Bank of Scotland, Limited
Union Bank of Scotland, Limited.

IRELAND.

Belfast Banking Company, Limited
Provincial Bank of Ireland, Limited

EUROPE.

Credit Lyonnais, Paris
Comptoir d'Escompte de Paris, Paris
Deutsche Bank, Berlin, Bremen, Hamburg
Deutsche Effecten und Wechsel Bank, Frankfurt
Flouvent and Co., Rome
Blumenthal, S. and A. and Co., Venice
Mionisi, E. Brindisi
Turner, W. J. and Co., Naples
Bell, James, and Co., Malta
Skandinaviska Kredit Aktiebolaget, Stockholm

AFRICA.

Bank of Africa, Limited, South Africa
Bank of Natal, Natal, South Africa
Standard Bank of South Africa, Limited, Cape of
Good Hope, Natal, &c.
Müller, Ludwig, Alexandria and Cairo

INDIA, CHINA, MAURITIUS, JAVA, &c.

Chartered Bank of India, Australia and China
Chartered Mercantile Bank of India, London & China
Comptoir d'Escompte de Paris
Franco-Egyptian Bank, Mauritius
Hong Kong and Shanghai Banking Corporation

NORTH AMERICA.

Anglo-Californian Bank, Limited, Frisco
Bank of British Columbia, San Francisco and British
Columbia

Nevada Bank of San Francisco
Bank of Montreal, and Branches throughout Canada
The Agents Bank of Montreal, New York
Mutland, Phelps and Co., New York

SOUTH AMERICA.

Bank of Valparaiso, Valparaiso

October, 1885.

THE BANK OF NEW ZEALAND,

Incorporated by Act of General Assembly, 29th July, 1861.

BANKERS TO THE GENERAL GOVERNMENT OF NEW ZEALAND.

CAPITAL, £1,000,000.

RESERVE FUND, £625,000.

DIRECTORS:

J. LOGAN CAMPBELL, Esq., PRESIDENT.

S. BROWNING, Esq.
G. B. OWEN, Esq.

J. M. CLARK, Esq.
SIR F. WHITAKER.

W. I. TAYLOR, Esq.
W. S. WILSON, Esq.

GENERAL MANAGER:
DAVID L. NURDOCH, Esq.

INSPECTOR:
JOHN MURRAY, Esq.

SOLICITORS:
MESSRS. WHITAKER & RUSSELL.

Head Office—AUCKLAND. London Office—1 QUEEN VICTORIA ST., CITY.

BRANCHES AND AGENCIES IN NEW ZEALAND.

Auckland	Dunedin	Kelso	Normandy	Ross	Waipawa
Akaroa	Fenesterton	Kumara	North Dunedin	Roxburgh	Waipukurau
Alexandra	Felding	Lawrence	Oamaru	Russell	Waipara
Amberley	Foxton	Leeston	Ohiemuri	Sanson	Waitahuna
Aroha	Geraldine	Lytelton	Opaiki	Southbridge	Waitara
Arrow	Gisborne	Mangawhare	Opunake	Stafford	Wanganui
Ashburton	Gore	Mannin	Oxford	Takaka	Wanganui
Blenheim	Greymouth	Marton	Palmerston	Tapanni	Wellington
Bulls	Greytown	Masteron	Palmerston N.	Tauranga	Westport
Balclutha	Halcombe	Mataura	Paten	Te Aro	Winton
Cambridge	Hamilton	Mosgiel	Picton	Te Awamutu	Woodville
Carterton	Hastings	Motueka	Port Chalmers	Temuka	Wyndham
Charleston	Hawera	Napier	Queenstown	Thames	
Christchurch	Hokitika	Naseby	Rakala	Timaru	
Clifton	Hutt	Nelson	Wakapu	Tokomairiro	
Coromandel	Invercargill	Newton, Auckland	Wakapu	Wakapu	
Cromwell	Kaipoi	New Plymouth	Wakapu	Wakapu	
Dargaville	Kaikoura	Ngatawhaka	Wakapu	Wakapu	

IN AUSTRALIA AND FIJI.

Sydney (N.S.W.)
Melbourne (Victoria)

Suva (Fiji)
Loruka (Fiji)

Newcastle (N.S.W.)
Adelaide (S.A.)

FOREIGN AGENCIES.

ASIA.—Java—Chartered Bank of India, Australia, and China. India, China, Japan, Ceylon, and Singapore—Chartered Bank of India, Australia, and China; Hong Kong and Shanghai Banking Corporation.

ALEXANDRIA.—Egypt—Credit Lyonnais.

AUSTRALIA.—Australasian Joint Stock Bank; Bank of Adelaide; Bank of Victoria; City Bank, Sydney; Colonial Bank of Australasia; Commercial Bank of Australia, Limited; Federal Bank of Australia, Limited; London Chartered Bank of Australia; Queensland National Bank, Limited; Town and Country Bank.

EUROPE.—England—Bank of England; Bank of Liverpool, Limited; Birmingham Banking Company, Limited; Devon and Cornwall Banking Company; Gloucestershire Banking Company, Limited; Guineys and Birbeck's, Norwich; Leicestershire Banking Company, Limited; Lloyds, Barnetts, and Bosanquets Bank, Limited; Manchester and Liverpool District Banking Company, Limited; Union Bank of Manchester, Limited; Eytton, Burton, Lloyd and Co., Salop Old Bank.

IRELAND.—Hibernian Joint Stock Company, Limited; National Bank, Limited; Northern Banking Company, Limited; Provincial Bank of Ireland, Limited; Ulster Bank, Limited.

TASMANIA.—Commercial Bank of Tasmania, Limited.

LONDON BANKERS.—Bank of England; National Provincial Bank of England.

BRANCHES IN SYDNEY.

64 PITT STREET.—Manager, EDWARD BROWN HOLT. Accountant, N. F. GIBLIN.

538 GEORGE STREET SOUTH.—Sub-Manager, ISAAC CHAPMAN. Accountant, H. B. FLIGG.

THE CITY BANK, SYDNEY.

PAID-UP CAPITAL £240,000,
RESERVE FUND £110,000,

WITH POWER TO INCREASE TO £500,000.

DIRECTORS.

THE HON. GEORGE THORNTON, Esq., M.L.C., CHAIRMAN.
EDWARD WRENCH, Esq. | JOHN LYONS, Esq.
ROBERT WISDOM, Esq., M.L.A.

AUDITORS.

HALEY C. D'ARDIER, Esq. | ALEXANDER DEAN, Esq.

MANAGER.

WILLIAM NEILL.

SECRETARY.
EDMUND ROUSE.

ACCOUNTANT.
THOMAS T. ORTON.

SOLICITOR.

W. W. BILLYARD, Esq.

HEAD OFFICE: PITT STREET, SYDNEY.

CITY BRANCHES.

EASTERN BRANCH—99 OXFORD STREET: E. B. CROFT, MANAGER.
WESTERN BRANCH—KING AND SUSSEX STREETS: J. WAUGH, MANAGER.

COUNTRY BRANCHES.

YOUNG—F. STRACHAN, MANAGER | KIAMA—A. CURTIS, MANAGER.
BATHURST—H. E. ROUSE, MANAGER. | CARCOAR—R. M. LINDSAY, MANAGER.
COOTAMUNDRA—A. H. G. SANDEMAN, MANAGER.
ARMIDALE—J. A. ANTILL, MANAGER.

AGENTS.

LONDON—THE LONDON JOINT STOCK BANK.
SCOTLAND—THE COMMERCIAL BANK OF SCOTLAND.
QUEENSLAND—THE QUEENSLAND NATIONAL BANK.
VICTORIA—THE NATIONAL BANK OF AUSTRALASIA.
THE CITY OF MELBOURNE BANK.
TASMANIA—THE BANK OF VAN DIEMEN'S LAND.
NEW ZEALAND—THE BANK OF NEW ZEALAND.
SOUTH AUSTRALIA—THE NATIONAL BANK OF AUSTRALASIA.
THE COMMERCIAL BANK OF SOUTH AUSTRALIA.
WESTERN AUSTRALIA—THE NATIONAL BANK OF AUSTRALASIA.
INDIA—THE CHARTERED MERCANTILE BANK OF INDIA, LONDON & CHINA.
CHINA—THE CHARTERED MERCANTILE BANK OF INDIA, LONDON & CHINA.
NEW YORK—THE AGENTS OF THE BANK OF CALIFORNIA—LAIDLAW & CO.
SAN FRANCISCO—THE BANK OF CALIFORNIA.
VALPARAISO—BANCO DE VALPARAISO.
RATAVIA—NETHERLANDS INDIA COMMERCIAL BANK.
VENICE—S. A. BLUMENTHAL & CO.
PARIS—ANDRE GIROD & CO.
MARSEILLES—SOCIETE MARSEILLAISE DE CREDIT INDUSTRIEL ET COMMERCIAL ET DE DEPOTS.

This Bank adopts and transacts all usual Banking business within the Colony, and with any of the places above-named and elsewhere.

THE

Commercial Banking Company of Sydney.

ESTABLISHED 1834. INCORPORATED 1848.

Capital, £600,000. Reserve Fund, £600,000.

Reserve for Equalisation of Dividends, £85,000.

DIRECTORS: RICHARD JONES, Esq. (Chairman); Hon. E. KNOX, M.L.C. (Deputy-Chairman);

ALFRED LAMB, Esq., H. E. A. ALLAN, Esq., G. J. COHEN, Esq.

Auditors: E. M. STEPHEN, Esq., and J. R. STREET, Esq.

General Manager: T. A. DIBBS.

Assistant Manager and Chief Inspector: T. B. GADEN.

Accountant: A. J. SOUTAR. Branch Accountant: E. S. CAPE.

Solicitors: Messrs. WANT, JOHNSON & Co.; Messrs. CAPE & KENT.

HEAD OFFICE, SYDNEY—GEORGE STREET.

BRANCHES:—

Chief Inspector: T. B. GADEN. Branch Inspector: G. H. GREEN. Sub-Inspector: W. C. B. TILLEY.

BRANCHES IN SYDNEY: Eastern Branch, Oxford Street. Newtown, Bathurst Street, Paddington, Waterloo, George Street West, Haymarket.

BRANCHES IN NEW SOUTH WALES.

Adelong, Albury, Armidale, Ballina, Barraba, Bathurst, Bega, Berrima, Bingera, Blayney, Bon-bala, Bourke, Bowral, Bowraville, Braidwood, Brewarrina, Broughton Creek, Burrowa, Byrock, Camden, Campbelltown, Candeletown, Delegate, Dubbo, Dungog, Fernmount, Forbes, Germantown, Glen Innes, Goulburn, Grafton, Granville, Gundagai, Gunnedah, Gunning, Inverell, Kangaroo Valley, Kempsey, Kila, Lismore, Lithgow, Liverpool, Maitland, Milparinka, Milton, Mitchell, Mittagong, Molong, Moree, Morpeth, Moruya, Moss Vale, Mount Hope, Mount Victoria, Mudgee, Murrumbidgee, Murrumbidgee, Murrumbidgee, Muswellbrook, Narrabri, Narrandera, Newcastle, Nowra, Nymagee, Nyngan, Orange, Parkes, Parramatta, Paterson, Penrith, Picton, Queanbeyan, Quirindi, Richmond, Shellharbour, Shoalhaven, Silverton, Singleton, Smithtown, Tamworth, Taree, Tinonee, Tumbarumba, Tumblong, Tumut, Wagga Wagga, Wallerawang, Walcha, Walgett, Warialda, Warren, Wellington, Wentworth, Wilcannia, Windsor, Wingham, Woodburn, Wollongong, Yass, Young.

BRANCHES IN QUEENSLAND—Brisbane, Bundaberg, Cunnamulla, Dalby, Charleville, Mackay, Maryborough, Rockhampton, Thargomindah.

Branch in London, 39 Lombard Street.

DIRECTORS—J. A. Youl, Esq., C.M.G., A. O. Robinson, Esq., F. H. Dangar, Esq.
MANAGER—Nathaniel Cork.

AGENTS—

ENGLAND—London—London and Westminster Bank; London and County Bank. Liverpool—Liverpool Union Bank. Manchester—Manchester and Salford Bank. Bristol and Somersetshire—Stuckey's Banking Company.

IRELAND—Dublin—Banking Company and Branches; National Bank and Branches.

SCOTLAND—Commercial Bank of Scotland and Branches.

VICTORIA—Bank of Victoria and Branches; National Bank of Australasia; Colonial Bank of Australasia; Commercial Bank of Australia.

WESTERN AUSTRALIA—National Bank of Australasia and Branches.

SOUTH AUSTRALIA—National Bank of Australasia and Branches; Bank of South Australia; Bank of Adelaide.

TASMANIA—Hobart—Bank of Van Diemen's Land. Launceston—Bank of Van Diemen's Land.

NEW ZEALAND—National Bank of New Zealand and Branches; Colonial Bank of New Zealand.

SAN FRANCISCO—Bank of British Columbia.

VALPARAISO—Banco Nacional de Chile.

NEW YORK—Messrs. Drexel, Morgan and Co.

INDIA, CHINA, AND SINGAPORE—The Chartered Bank of India, Australia, and China; The Chartered Mercantile Bank of India, London, and China.

CEYLON—The Chartered Mercantile Bank of India, London, and China.

BATAVIA—The Chartered Bank of India, Australia, and China.

MAURITIUS—Messrs. Scott and Co.

HONOLULU—Messrs. Bishop and Co.

EGYPT—Credit Lyonnais.

THE COMMERCIAL BANK OF AUSTRALIA LIMITED.

Subscribed Capital, £2,000,000; Paid-up, £800,000; Reserve Fund, £360,000.

DIRECTORS: THOMAS MOUBRAY, Esq., J.P., Chairman; G. S. COPPIN, Esq., J.P., M.L.A.; Hon. C. J. JENNER, J.P., M.L.C.; JAMES MASON, Esq., J.P.; Hon. GEORGE NEARES, J.P., M.L.C., C.M.G.

GENERAL MANAGER: HENRY GYLES TURNER, J.P. INSPECTOR OF BRANCHES: WILLIAM TURNER.

HEAD OFFICE: 30 COLLINS STREET WEST, MELBOURNE.

MANAGER: JOHN M'CUTCHEON, J.P. ASSISTANT MANAGER: ARTHUR NICHOLS. ACCOUNTANT: J. D. ST. PINNOCK.

LONDON OFFICE - 1 BISHOPSGATE ST. WITHIN, corner of LEADENHALL ST., E.C.

DIRECTORS: JOHN CONNELL, Esq. (Messrs. John Connell & Co.) A. J. MALCOLM, Esq. (Messrs. James McEwan & Co.)
BANKERS: THE BANK OF ENGLAND; THE CITY BANK LIMITED, LONDON.

MANAGER: GEORGE NIVEN. ACCOUNTANT: GEORGE WILSON WALLACE.

EDINBURGH - Deposit Agency, 11 South Charlotte Street. AGENTS - Messrs. Mitchell & Baxter, W.S.

SYDNEY OFFICE - - - 171 PITT STREET.

MANAGER: JAMES L. OGILVY. ACCOUNTANT: JOHN BINGLE.

ADELAIDE OFFICE—VICTORIA SQUARE—MANAGER: ROBERT OWEN. ACCOUNTANT: J. WATERHOUSE.

PORT ADELAIDE—AGENT: JOHN R. LEGGIE.

BRISBANE OFFICE—81 QUEEN STREET—MANAGER: EDWARD JONES. ACCOUNTANT (pro tem.): W. A. GILBERT.

BRANCHES & AGENCIES IN VICTORIA.

Avenel, Ballan, Ballarat, Berwick, Brighton, Brunswick, Carlton, Charlton, Coburg, Collingwood, Dandenong (with Agencies at Cranbourne and Pakenham), Dromin, Eaglehawk, Echuca, Geelong, Gisborne, Haymarket, Heidelberg (Agencies—Eltham, Diamond Creek, and Anderson's Creek), Horsham, Kaituma, Lancelfield, Lillimur North, Maffra, Moorooma, Murchison, Murrumbidgee, Nathalia, Nhili, Numurkah, Pakenham, Romsey, Rupanyrup, Rushworth, Sale, Sandhurst, Shepparton, South Melbourne, St. Kilda, Tatura, Warracknabeal, Warragul, Williamstown (with Agency at Newport), Wodonga, Wungah, Wythebrook

New South Wales { Commercial Banking Co. of Sydney
Mercantile Bank, Sydney

Queensland { Queensland National Bank, Limited
Commercial Banking Co. of Sydney

South Australia { Bank of South Australia
Commercial Bank of S. Australia

Western Australia { The Western Australian Bank
Bank of South Australia

New Zealand { The Colonial Bank of New Zealand
The Bank of New Zealand

Tasmania .. The Commercial Bank of Tasmania

San Francisco .. The Bank of California

England { The National Provincial Bank of
England, Limited
The London and South Western
Bank, Limited

Scotland { Capital & Counties Bank, Ltd.
Manchester & Liverpool District
Banking Company, Limited
The British Linen Company Bank

.. The Royal Bank of Scotland, Ltd.
Commercial Bank of Scotland, Ltd.
National Bank of Scotland, Ltd.

.. North of Scotland Bank, Ltd.
Ulster Bank, Limited

Ireland .. Comptoir d'Escompte de Paris

France ..

India, China, Japan,
Ceylon, & Straits
Settlements

.. The Chartered Mercantile Bank of
India, London, and China
The Chartered Bank of India,
Australia and China

.. Comptoir d'Escompte de Paris
The Standard Bank of British
South Africa..

.. Bank of New Zealand
The Deutsche Bank

.. New York, Boston,
and Philadelphia
Alex. Brown and Son.
Chicago ..

.. Union Bank
Deutsche Bank, Berlin
Germany ..

JAMES L. OGILVY, Manager in Sydney.

Comptoir D'Escompte de Paris

(FRENCH BANK.)

Incorporated by National Decrees of 7th and 8th March, 1848, and by Imperial Decrees of 20th July, 1854, and 31st December, 1866.

Recognised by the International Convention of 30th April, 1862.

Capital fully paid-up - - - £3,200,000
Reserve Fund - - - £800,000
£4,000,000

HEAD OFFICE-PARIS.

LONDON BANKERS:

BANK OF ENGLAND. | UNION BANK OF LONDON.
Messrs. C. J. HAMBRO & SON.

LONDON OFFICE:

52, THREADNEEDLE STREET, E.C.

BRANCHES AND AGENCIES:

LYONS	BOMBAY	HONG KONG	YOKOHAMA
MARSEILLES	CALCUTTA	HANKOW	SAN FRANCISCO
NANTES	SHANGHAI	FOO-CHOW	MELBOURNE & SYDNEY

THE Bank is prepared to purchase Bills and Documents on London, and especially Bills drawn in francs, payable in the principal towns of France and Belgium—Paris, Roubaix, Tourcoing, Rheims, Fourmies, Antwerp, &c.

The Bank draws at 60 days' sight, and on demand, and sells telegraphic transfers on London and all the principal cities of Europe, and on India, China, and America.

Circular Letters of Credit available throughout the entire world, in sterling or the various currencies.

Mercantile credits issued for the purchase of produce in India, China, and America. Special conditions when available at the Bank's Branches in those countries.

Arrangements can be made at the Melbourne and Sydney Agencies for purchase of Documentary Bills on the Colonies by the Head Office, London Branch, and correspondents throughout the United Kingdom.

C. SHARD, Manager.

SYDNEY:

87, PITT STREET.

ENGLISH, SCOTTISH, & AUSTRALIAN CHARTERED BANK.

(Incorporated by Royal Charter, 1852).

PAID-UP CAPITAL - - - - £720,000.
WITH POWER TO INCREASE TO ONE MILLION FIVE HUNDRED THOUSAND POUNDS.
RESERVE FUND - - - - £205,000.

CHIEF OFFICE: 73 CORNHILL, LONDON.

Court of Directors:

RICHARD GIBBS, Esq.	JAMES RAE, Esq.
FREDK. A. HANKEY, Esq.	JAMES D. THOMSON, Esq.
STEPHEN P. KENNARD, Esq.	JOHN INGLIS, Esq.
LAIDLEY MORT, Esq.	

Secretary:

JAMES CAMPBELL, Esq.

Bankers:

BANK OF ENGLAND. NATIONAL PROVINCIAL BANK OF ENGLAND.
BRITISH LINEN COMPANY BANK. BANK OF IRELAND.

BRANCHES:

COLONIAL INSPECTOR & GENERAL MANAGER: HON. SIR G. F. VERDON, K.C.M.G., C.B.

NEW SOUTH WALES—SYDNEY.

FLETCHER DIXON, <i>Manager.</i>	JAMES HENDERSON, <i>Accountant.</i>
ALBION PARK—G. E. SOMMERVILLE, <i>Agent.</i>	NEWTOWN—P. HAYLES, <i>Manager.</i>
BALMAIN—WM. DRUCE, <i>Manager.</i>	NOWRA—E. C. HEWLETT, <i>Manager.</i>
BROUGHTON CREEK—A. J. COLLEY, <i>Manager.</i>	PADDINGTON—C. BLOMFIELD, <i>Manager.</i>
BULLI—C. DINNING, <i>Manager.</i>	PARRAMATTA STREET—JOHN HOURIGAN, <i>Manager.</i>
BURRAWANG—W. A. GIBBS, <i>pro Manager.</i>	PITT STREET—J. KING, <i>Manager.</i>
CHROOKWELL—W. E. LOVEGROVE, <i>Manager.</i>	PLYMOUTH—N. B. HILL, <i>Manager.</i>
EASTERN—J. R. BRADLEY, <i>Manager.</i>	QUEEN'S WHARF—R. G. BREILLAT, <i>Manager.</i>
GOULBURN—R. FINLAYSON, <i>Manager.</i>	ST. LEONARDS—P. D'A. BLAKE, <i>Manager.</i>
KEMPSEY—A. W. KELLIE, <i>Manager.</i>	WATERLOO—G. W. RANDELL, <i>Manager.</i>
KIAMA—H. WHITTINGHAM, <i>Manager.</i>	WOLLONGONG—GEORGE HEWLETT, <i>Manager.</i>
MARULAN—W. S. WHITTLE, <i>Manager.</i>	WOOLLOOMOOLOO—C. McDONALD, <i>Manager.</i>
MILTON—S. H. HEWLETT, <i>pro Manager.</i>	WOOLLAHRA—C. H. BROUGHTON, <i>Manager.</i>
MOSS VALE—J. S. FONDELL, <i>Manager.</i>	

VICTORIA—MELBOURNE.

Local Board:

HON. JAMES GRAHAM, M.L.C. | G. R. TYSSEN, MANAGER.
BRIGHTON—EMERALD HILL—FITZROY—FLEMINGTON—HAYMARKET—HAWTHORN—KEW—NORTH
MELBOURNE—RICHMOND—WEST MELBOURNE—WILLIAMSTOWN—WINDSOR—OAKLEIGH—DOXHILL—
SOUTH YARRA—COLLINGWOOD—MALVERN—SOUTH MELBOURNE—CAMBERWELL—WEST HAWTHORN—
RICHMOND BRIDGE ROAD—NORTH CARLTON—CHELTENHAM—ESSENDON—ALBERT PARK—ST. KILDA.

SOUTH AUSTRALIA—ADELAIDE.

Local Board:

HON. SIR THOMAS ELDER, M.L.C. | WILLIAM KAY, Esq.
C. T. COWLE, MANAGER.
CLARE—KAPUNDA—MOUNT GAMBIER—PALMERSTON (PORT DARWIN)—MILLICENT—EASTERN MARKET
THROWIE—QUORN—SNOWTOWN—TANUNDA—NAIRNE—APRILA—YARROWIE—RIVINGTON—AUBURN—
PETERSBURG.

AGENTS.

National Provincial Bank of England.
Capital and Counties Bank.
Messrs. Harris, Bullock, and Co., Plymouth.
Messrs. A. Heywood, Sons, and Co., Liverpool.
Manchester and Salford Bank, Manchester.

Messrs. Cunliffe, Brooks, and Co., Manchester.
Lloyd's, Barnet, and Bonington Bank, Limited.
Messrs. Willems and Co., Truro and Camborne.
East Cornwall Bank.

SCOTLAND.

British Linen Company Bank. | National Bank of Scotland. | North of Scotland Bank. | Aberdeen Town and County Bank.

IRELAND.

Ulster Banking Company.

COLONIAL AND FOREIGN.

Bank of Van Diemen's Land, Hobart.
Bank of Tasmania, Launceston.
The National Bank of New Zealand, Limited.
The English Bank of Rio de Janeiro.
The Mauritius Commercial Bank.
Messrs. Hainsworth and Co., Valparaiso.
Messrs. Moses and Son, G. Melchior, Copenhagen.

Messrs. Thompson, Watson, and Co., Cape Town.
Bank of British Columbia, San Francisco.
Chartered Mercantile Bank of India, London and China.
Messrs. Brown Brothers and Co., New York, Philadelphia,
and Boston.
The Deutsche Bank, Berlin and Hamburg.
Dresdner Bank, Dresden.

The Federal Bank of Australia,

LIMITED.

Incorporated under an Act of Parliament.

SYDNEY AND MELBOURNE.

CAPITAL, £2,000,000. SUBSCRIBED, £800,000.

PAID UP, £400,000. RESERVE FUND, £34,500.

RESERVED LIABILITY OF SHAREHOLDERS, £400,000.

Directors:

Chairman: HON. W. A. BRODRIBB, M.L.C.

R. HUDSON, Esq., W. H. EDRED, Esq., J.P., F. T. HUMPHERY, Esq., M.L.A.,
J. Y. MILLS, Esq., J.P.

Manager:

EBENEZER MACDONALD, J.P.

Accountant:

JOHN DOCKER.

THIS BANK OFFERS THE FOLLOWING SPECIAL ADVANTAGES TO ITS CUSTOMERS:—

1. Every department of banking business transacted.
2. The Federal Building Society will carry on every description of Building Society Business without delay or inconvenience.
3. The Savings Institute will give the highest rate of interest, and the greatest facility to depositors.

Colonial Agencies:

New South Wales	...	...	THE AUSTRALIAN JOINT STOCK BANK.
South Australia	...	...	THE BANK OF SOUTH AUSTRALIA.
Tasmania	...	...	THE COMMERCIAL BANK.
Western Australia	...	...	THE WESTERN AUSTRALIAN BANK.
New Zealand	...	...	THE BANK OF NEW ZEALAND.
Queensland	...	...	THE AUSTRALIAN JOINT STOCK BANK.

London Agents:

THE COMMERCIAL BANK OF AUSTRALIA, LIMITED,
No. 1 BISHOPSGATE STREET, WITHIN E.C., LONDON.

OFFICES:

CORNER OF KING AND PITT STREETS,

EBENEZER MACDONALD, Manager.

THE London Chartered Bank of Australia.

Incorporated by Royal Charter 1852.

AUTHORISED CAPITAL, TWO MILLIONS STERLING.

Paid-up Capital and Reserve Fund - £1,088,000.

Reserve Liability of Proprietors - £1,000,000.

LONDON OFFICE—2 OLD BROAD STREET E.C.

Court of Directors:

THOMAS CHAPMAN, Esq.
THOMAS DYER EDWARDS, JUN., Esq.
JOHN RALPH ENGLEDEU, Esq.
HON. JAMES FRANCIS GARRICK, C.M.G.JACOB QUIXANO HENRIQUES, Esq.
ROBERT LANDALE, Esq.
CHARLES DAY ROSE, Esq.
ROBT. TWEELS WATSON, Esq.

Secretary:

JOHN SUTHERLAND, Esq.

Auditors:

WILLIAM BOTLY, Esq.

EDWIN WATERHOUSE, Esq.

Bankers:

LLOYD'S, BARNETT'S, AND BOSANQUET'S BANK, LIMITED.

COLONIAL ESTABLISHMENTS.

INSPECTOR AND GENERAL MANAGER—CHARLES GUTHRIE.
BRANCH INSPECTORS—WILLIAM REID, THOMAS BUCHANAN.

NEW SOUTH WALES—Sydney Branch, 261 GEORGE STREET.

LOCAL DIRECTORS.

SIR P. A. JENNINGS, K.C.M.G. | E. C. MEREWETHER, Esq.

MANAGER—MALCOLM CHAS. MACHARDY.

ACCOUNTANT—JAMES W. SAYER.

SUB-BRANCH (62 Oxford Street)—Manager, J. L. BALLANTYNE.

Do. (273 Pitt Street)—" J. J. BOOTY.

Do. (Western Branch, corner of George and Harris Streets)—
Manager, G. H. MORRIS.

BRANCHES.

Bourke ..	..	Manager, H. W. Hill.	Hillston ..	..	Manager, W. B. R. Gledhill.
Deniliquin ..	..	" W. G. Banfield.	Newcastle ..	..	" W. A. Orr.
Hay ..	..	" H. McKail.	Wilcannia ..	..	" E. W. Bancroft.

VICTORIA—Melbourne Branch.

LOCAL DIRECTORS.

JAMES AITKEN, Esq.

MANAGER—JOHN YOUNG.

MELBOURNE SUB-BRANCH, 185 Bourke St. East—Manager, DONALD McLEOD.

" " 131 Swanston Street—" THOMAS KIDD.

BRANCHES.

Ararat	Clunes	Geelong	Sandhurst
Ballarat West	Dunolly	Gordon	Stawell
Ballarat East	Echuca	Horsham	Talbot
Carisbrook	Fitzroy	Maryborough	Wangaratta
Carlton	Fitzroy North	Majoreca	

QUEENSLAND—Brisbane Branch.

LOCAL DIRECTOR—The Hon. JAS. COWLISHAW, M.L.C.

MANAGER—ALEX. BROWN.

SOUTH BRISBANE: MANAGER—E. A. AKINS.

TOWNSVILLE: MANAGER—A. W. WOOLCOCK.

AGENTS in England, Ireland, Scotland, Adelaide, Batavia, Bombay and Calcutta, Boston, U.S., Canada, Colombo, Foo Chow, Hong Kong and Shanghai, Manila, Mauritius, New York and San Francisco, New Zealand, Point de Galle, Singapore, Perth (W.A.), Valparaiso, Yokohama, Madras, Sandwich Islands, &c., &c.

Mercantile Bank of Sydney.

ESTABLISHED 1869.

(Incorporated by Act of Parliament, 37 Victoria.)

CAPITAL - - - - £300,000.
RESERVE FUND - - - - £150,000.

DIRECTORS:

THE HON. SIR JOHN HAY, K.C.M.G., CHAIRMAN.
HON. HENRY MORT, M.L.C. | HON. P. G. KING, M.L.C.
G. S. CAIRD, Esq. | C. ROLLESTON, Esq., C.M.G.

AUDITORS:

JAS. SCROGGIE, Esq. | H. E. COHEN, Esq.

HEAD OFFICE: GEORGE STREET SYDNEY.

GENERAL MANAGER:
F. A. A. WILSON.

SECRETARY:
HECTOR ALLEN.

BRANCHES IN NEW SOUTH WALES:
HAYMARKET, REDFERN, GOSFORD, NYNGAN, PYRMONT, BOURKE
MANLY, PARRAMATTA, and NEWCASTLE.

BRANCH IN QUEENSLAND - - BRISBANE.

LONDON BRANCH: 158, LEADENHALL STREET.

DIRECTORS:

EDWARD CHAPMAN, Esq. | GEO. P. SLADE, Esq.
SIR SAUL SAMUEL, K.C.M.G. | GEO. H. ALEXANDER, Esq.

MANAGER:

GEO. H. ALEXANDER, Esq.

LONDON BANKERS:

THE NATIONAL PROVINCIAL BANK OF ENGLAND.

AGENTS & CORRESPONDENTS.

In Victoria—THE COMMERCIAL BANK OF AUSTRALIA.
In Queensland—THE QUEENSLAND NATIONAL BANK.
In South Australia—THE BANK OF ADELAIDE.
In New Zealand—THE NATIONAL BANK OF NEW ZEALAND.
In Tasmania—THE COMMERCIAL BANK OF TASMANIA LIMITED.
In America—BANK OF BRITISH NORTH AMERICA.
In India—THE AGRA BANK.
In Hongkong and Shanghai—COMPTOIR D'ESCOMPTE DE PARIS.
In Egypt—CREDIT LYONNAIS.

This Bank transacts all usual Banking and Financial Agency Business on the most favourable terms.
Bills are Discounted Daily.
Bills are negotiated, and Advances made against Wool and other Produce shipped to England for sale.

The National Bank of Australasia.

(Incorporated by Acts of the Victorian, South Australian, and Western Australian Parliaments.)

CAPITAL £2,000,000, IN 400,000 SHARES £5 EACH.

PAID UP, £800,000.

RESERVE FUNDS, £420,000.

HEAD OFFICE: MELBOURNE.

Directors:

WM. HARE CROPPER, Esq.
ARTHUR S. KING, Esq.

THOMAS SMITH, Esq., J.P.
Hon. W. A. ZEAL, M.L.C.

Chief Manager: F. G. SMITH | Assistant Manager: ROBERT GILLESPIE | Accountant: J. G. JENNINGS
Assistant Inspectors of Branches: F. W. CURWEN; GEO. TURNBULL.

Auditors: W. H. TUCKETT, Esq.; ANDREW BURNS, Esq. | Messrs. MALLESON, ENGLAND & STEWART.
Solicitors:

SYDNEY OFFICE: 60 PITT STREET.

Manager, JAMES BALFOUR; Accountant, T. A. EDMEADES.

BRANCHES IN VICTORIA.

Albert Park (S.M.)	Cheltenham	Euron	Kyneton	Penshurst	Smeaton
Bacchus Marsh	Morlingloo Agency	Footscray	Lancetfield	Port Melbourne	South Melbourne
Bairnsdale	East Brighton	Yarraville Agency	Learmonth	Prahran	Stratford
Ballarat	Clifton Hill	Geelong	Macarthur	Pyramid Hill	Swan-st., Richmond
Benalla	Clunes	Hamilton	Maffra	Richmond	Taradale
Blackwood	Colac	Hawthorn	Maldenbury	Romsey	Trentham
Boort	Coleraine	Horsham	Moonee Ponds	St. James	Tungamah
Bridgewater	Collingwood	Junag Jung Agency	Newmarket	Sale	Victoria-st., 17'mond
Buninyong	Devonish	Kerang	Newstead	Sandhurst	Violet Town
Cashel	Dimbolia	Kew	Nhill	Searsville	Warrnambool
Casterton	Elizabeth St. M.)	Koroit	Northcote	Shepparton	Yarrawonga
Castlemaine					

BRANCHES IN SOUTH AUSTRALIA.

Adelaide Office: KING WILLIAM STREET.

Local Directors:

W. S. DOUGLAS, Esq., J.P.
Hon. WILLIAM EVERARD, J.P.

CALEB PEACOCK, Esq., J.P.
Hon. HENRY SCOTT, M.L.C.

Manager: JOHN SALMON.

Accountant: WILLIAM NEILL.

Inspector of Branches: J. G. ADDISON.

Solicitors: Messrs. AYERS, AYERS & GALL.

Aberdeen	Edinburgh	Koolunga	Nairne	Port Pirie	Truro
Angaston	Endunga	Koorunga	Naracoorte	Port Victoria	Victor Harbor and
Auburn	Gawler	Laura	North Adelaide	Port Wakefield	Port Elliot
Balaklava	Georgetown	Maitland	Nuriootpa	Quorn	Walleroo
Border Town	Hamley Bridge	Minlaton	Orroroo	Red Hill	Warooka
Caltowie	Hindmarsh	Mintaro	Penola	Riverton	Willunga
Carrieton	Jamestown	Moonta	Petersburg	Saddleworth	Wilmington
Clare	Kadina	Mount Barker	Port Adelaide	Strathalbyn	Yongala
Crystal Brook	Kapunda	Mount Gambier	Port Augusta	Terowie	Yorko Town

BRANCHES IN WESTERN AUSTRALIA.—Perth, Fremantle, Geraldton, Albany.

LONDON OFFICE: 149 LEADENHALL STREET, E.C.

Directors: ABRAHAM SCOTT, Esq.; HARRY HANKEY DOBREE, Esq.; R. MURRAY SMITH, Esq., C.M.G.

Manager: W. W. OSWALD.

Assistant Manager: F. J. HICKLING.

Solicitors:

Bankers:

Messrs. MARKBY, STEWART & Co. | THE BANK OF ENGLAND; THE LONDON JOINT STOCK BANK LIMITED.

AGENTS IN THE COLONIES.

New South Wales.—The Commercial Banking Company of Sydney; The Australian Joint Stock Bank. Queensland.—The Queensland National Bank, Limited; The Commercial Banking Company of Sydney. Tasmania.—The Commercial Bank of Tasmania, Limited. Fiji.—The Bank of New Zealand—Levuka, Suva. New Zealand.—The National Bank of New Zealand, Limited; The Bank of New Zealand.

AGENTS IN GREAT BRITAIN.

Scotland.—The National Bank of Scotland Limited. Ireland.—The Provincial Bank of Ireland Limited; The National Bank Limited; Ulster Bank Limited. Cape of Good Hope and Natal.—The Standard Bank of South Africa Limited. India and China.—The Chartered Mercantile Bank of India, London, and China; Agra Bank, Limited; Chartered Bank of India, Australia and China. Valparaiso.—F. Huth Gruning & Co. San Francisco.—The Bank of British Columbia. Rio de Janeiro.—English Bank of Rio de Janeiro Limited.

SYDNEY OFFICE: 60 PITT STREET, JAMES BALFOUR, Manager.

Union Bank of Australia, Limited.

ESTABLISHED 1837. INCORPORATED 1880.

Paid-up Capital	...	...	...	£1,500,000
Reserve Funds	...	...	...	970,000
				£2,470,000
Reserve Liability of Proprietors	...	...	...	3,000,000
				£5,470,000
Total Capital and Reserve Funds	...	...	...

Head Office : 1, BANK BUILDINGS, LOTHBURY, LONDON.

DIRECTORS.

RICHARD JAMES ASHTON, Esq., ROBERT ALEXANDER BROOKS, Esq., J. R. BULLEN-SMITH, Esq., C.S.I., FREDERICK G. DALOETY, Esq., WILLIAM FANNING, Esq., ARTHUR FLOWER, Esq., WILLIAM OSWALD GILCHRIST, Esq., JOHN SHERIFF HILL, Esq., EDWARD P. W. MILES, Esq., SIR CHARLES HENRY MILLS, Bart., M.P., SIR CHARLES NICHOLSON, Bart., CHARLES PARBURY, Esq.

TRUSTEES.

The Right Hon. Lord WOLVERTON, Sir CHARLES HENRY MILLS, Bart., M.P., EDWARD P. W. MILES, Esq.

Bankers : Bank of England and Messrs. Glyn, Mills, Currie & Co.

COLONIAL ESTABLISHMENTS.

Inspector and General Manager.—JOHN F. M'MULLEN, Esq.

Assistant Inspector.—FRED. M. INNES, Esq.

Chief Officer for New Zealand.—JOSEPH PALMER, Esq.

NEW SOUTH WALES.

Sydney—No. 68 Pitt Street North ; No. 609 George Street South.

Newcastle
Juncos

VICTORIA.

Melbourne
Geelong
Portland
Ballarat

QUEENSLAND.

Brisbane
Townsville

SOUTH AUSTRALIA.

Adelaide

TASMANIA.

Hobart
Launceston

WESTERN AUSTRALIA.

Perth
York

NEW ZEALAND.

Auckland
Hawera
Palmerston North
Thames
Hamilton

FIJI, Levuka, Suva.

AGENTS throughout the United Kingdom, India, China, America, and elsewhere.
The Bank grants Letters of Credit on demand, or Bills at three or thirty days' sight, upon its Branches, at the customary rates, on the money being deposited. Similar Letters of Credit may be procured from its Agents in all the principal towns throughout England, Scotland and Ireland. The Bank also negotiates, and sends for collection, Bills on the Colonies, the terms for which may be obtained on application at its London office. At its Branches in the Colonies it undertakes all description of Banking and Exchange business.

CIRCULAR NOTES are issued by its Branches, in sums of £10, £20, or £50, negotiable by its correspondents in the chief cities on the Continent of Europe, in North and South America, Ceylon, Mauritius, India, China, Japan, and Africa.

Sydney, November, 1885.

DAVID FINLAYSON, Manager.

The Queensland National Bank,

LIMITED.

Incorporated under "The Companies Act, 1863."

BANKERS TO THE GOVERNMENT OF QUEENSLAND.

Subscribed Capital, £1,304,800. Paid-up, £652,300. Reserve Fund, £305,000.

DIRECTORS.

HON. F. H. HART, M.L.C., Chairman. | HON. ROYD D. MOREHEAD, M.L.A.

THE HON. SIR A. H. PALMER, K.C.M.G., M.L.C.

Auditors: THEODORE UNMACK, Esq.; A. B. WEBSTER, Esq.

Solicitors: MESSRS. HART & FLOWER.

General Manager: EDWARD ROBERT DRURY, C.M.G.

GENERAL MANAGER'S OFFICE.

INSPECTOR OF BRANCHES JOHN SOUTTAR.

SUB-INSPECTOR OF BRANCHES—ARTHUR FORBES.

BRANCH ACCOUNTANT—G. H. PRITCHARD.

HEAD OFFICE, BRISBANE.

MANAGER—HENRY WALLIS GLENNY.

BRANCHES :

LONDON OFFICE: 29 LOMBARD STREET, E.C.

LOCAL DIRECTORS—E. S. DAWES, Esq.; VICARY GIBBS, Esq.; R. M. STEWART, Esq.

MANAGER—ROBERT DUNLOP BUCHANAN.

ACCOUNTANT AND REGISTRAR—SAMUEL T. SMITH.

BANKERS—THE BANK OF ENGLAND; THE CONSOLIDATED BANK, LIMITED.

SYDNEY: 99 PITT STREET—L. A. Johnstone, Acting Manager.

Adavale
Armadale
Beenleigh
Blackall
Bundaberg
Barkentown
Oatlands
Charleville
Chartwell Towers
Cooktown
Cloncurry
Cannamulla
Dalby
Fortitude Valley

Gympie (with Agency at One Mile)
Herberton
Hughenden
Ingham
Ipswich
Isisford
Jericho
Mitchell
Mackay
Maryborough
Maytown
Murrumbidgee
Normanton
Port Douglas

Havenswood
Rockhampton
Roma
Stanthorpe
St. George
Southport
Tambo
Toowoomba
Townsville
Thornborough
Thursday Island
Warwick
Winton
Watsonville

AGENTS:

Victoria National Bank of Australasia.
South Australia National Bank of Australasia.
Western Australia National Bank of Australasia.
New Zealand Bank of New Zealand; Colonial Bank of New Zealand.
Tasmania Bank of Van Diemen's Land.
Scotland Royal Bank of Scotland; British Linen Co. Bank.
Ireland The Ulster Banking Co.
New York Messrs. Laidlaw & Co.
San Francisco Bank of California.

Australian Mutual Provident Society,

ESTABLISHED 1849.

HEAD OFFICE: 87 PITT STREET, SYDNEY.

FOR LIFE ASSURANCE ON THE MUTUAL PRINCIPLE.

Directors.

JOHN H. GOODI, Esq., CHAIRMAN.
ISAAC ELLIS IVES, Esq., M.L.A., DEPUTY-CHAIRMAN.
THE HON. A. CAMPBELL, M.L.C. | JAMES R. FAIRFAX, Esq.
W. G. MURRAY, Esq.
THE HON. SIR JOHN HAY, K.C.M.G., M.L.C.

Actuary.

MORRICE A. BLACK, F.I.A.

Chief Medical Officer.

DR. W. F. MACKENZIE, L.R.C.P. (EDIN.), 5 LYONS' TERRACE, HYDE PARK.

The Invested Funds amount to nearly - - - - - £8,000,000
The Annual income is upwards of - - - - - £1,100,000
There has been divided as Bonus in cash - - - - - £2,250,000
68,000 Policies in force, assuring nearly - - - - - £25,000,000

At the Investigation at 31st December, 1884, the surplus for one year amounted to £411,847, of which £262,435 was divided.

The Profits are now ascertained and divided every year.

Examples of Policies under Table J (Endowment Assurances) Maturing during 1885.

Policy No.	Table.	Date.	Term to Maturity.	Annual Premium.	Original Sum Assured.	Bonus Additions.	Total Amount of Claim.	Total Premiums paid.	Rate of Compound Interest per Annum at which Premiums have been improved.
			Years	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	
810	J 60	Nov. 1856	29	17 17 6	500	521 14 0	1,021 14 0	0 518 7 6	4 1/2 per cent.
4,079	J 60	Dec. 1860	25	20 16 8	500	389 10 0	889 10 0	0 520 16 8	4 1/2 "
5,107	J 60	June 1862	23	7 17 0	200	124 0 0	324 0 0	0 180 11 0	4 1/2 "
5,647	J 60	Feb. 1863	22	11 12 8	250	153 8 0	403 8 0	0 255 18 8	4 1/2 "
6,570	J 60	Dec. 1863	22	11 0 4	250	137 16 0	387 16 0	0 242 7 4	4 1/2 "
15,406	J 60	Dec. 1864	21	26 1 4	500	323 16 0	823 16 0	0 547 8 0	4 1/2 "
16,669	J 55	April 1866	19	25 7 4	500	261 12 0	761 12 0	0 481 19 4	4 1/2 "
16,741	J 55	May 1866	19	15 4 4	300	152 4 0	452 4 0	0 289 2 4	4 1/2 "
10,953	J 60	April 1867	18	5 11 0	100	47 18 0	147 18 0	0 99 18 0	4 1/2 "
11,814	J 55	April 1869	16	6 4 8	100	39 0 0	139 0 0	0 99 14 8	4 1/2 "

The above are Examples of Policies under Table J., payable at the end of a given number of years or at death should that occur previously. From these it will be seen that the Policy holders have received returns varying from 3 1/2 to 4 1/2 per cent. compound interest on the premiums paid during the currency of the Policy, and have in addition had their lives assured throughout the term for nothing. This condition of affairs effectually disposes of the objection (so frequently urged against life assurance) that "a man has to die in order to realise."

AUSTRALIAN MUTUAL PROVIDENT SOCIETY.

Examples of Bonuses Allotted to Policies under Table A, as at 31st December, 1884.

No. of Policy.	Age at Entry.	Date.	Sum Assured.	Bonuses to 31st Dec., 1883.	BONUS 1884.		Percentage of Cash Bonus on Annual Premium.	Total Bonuses to 31st Dec., 1884.	Cash Value of Total Bonuses.	Total Premiums Paid.
					Reversion.	Cash.				
292	40	May 1854	500	580 0 0	35 12 0	24 2 0	149.5	615 12 0	415 12 0	495 11 0
300	34	June 1854	100	109 6 0	0 16 0	4 0 0	148.6	116 2 0	68 18 0	84 15 9
307	23	Aug. 1854	500	504 16 0	31 18 0	14 6 0	141.4	536 14 0	240 10 0	308 6 1
2,769	33	Jan. 1859	200	145 14 0	10 14 0	5 12 0	107.3	156 8 0	81 0 0	135 12 8
2,783	28	Feb. 1859	500	354 4 0	25 18 0	11 16 0	102.6	380 2 0	172 10 0	209 0 0
6,615	32	Jan. 1864	200	103 16 0	8 18 0	4 0 0	79.2	112 14 0	40 16 0	106 4 6
6,712	54	Feb. 1864	200	113 6 0	10 0 0	7 6 0	68.2	123 6 0	89 18 0	224 10 6
19,244	24	Jan. 1869	500	248 2 0	20 14 0	6 8 0	61.6	268 16 0	83 0 0	166 8 0
19,367	50	Feb. 1869	200	82 18 0	7 14 0	4 14 0	52.4	90 12 0	55 8 0	143 14 8
24,840	25	Jan. 1874	500	125 18 0	17 10 0	4 16 0	44.3	143 8 0	39 16 0	119 3 4
32,611	54	Feb. 1874	300	66 4 0	10 0 0	6 0 0	37.2	76 4 0	45 10 0	176 8 3
82,484	25	Jan. 1879	200	22 14 0	5 6 0	1 6 0	30.0	28 0 0	6 16 0	26 0 0
82,534	35	Jan. 1879	100	10 8 0	2 10 0	0 16 0	28.9	12 18 0	4 2 0	16 12 0
45,113	35	Jan. 1880	100	8 10 0	2 12 0	0 16 0	28.4	11 2 0	3 8 0	14 1 8
56,469	35	Jan. 1881	100	6 10 0	2 12 0	0 16 0	28.4	9 2 0	2 14 0	11 5 4
89,097	35	Jan. 1882	100	4 8 0	2 8 0	0 14 0	24.8	6 16 0	2 0 0	8 9 0
93,066	35	Jan. 1883	500	11 6 0	12 2 0	3 8 0	24.0	23 8 0	6 14 0	28 6 8
*94,205	35	Jan. 1884	250	...	6 12 0	1 10 0	21.3	5 12 0	1 10 0	7 0 10

* The Bonus in this case does not vest until the Policy has been in force for two years.

It is fair to deduce from this Table that the cash value of the annual bonuses hereafter to be declared will be sufficient in the case of policies under Table A to pay from one fourth to the whole of the annual premiums according to the duration of the policies.

Result of Operations for Thirty-six Years.

Date of Investigation.	No. of Policies.	Amount Assured.	Total Annual Income.	Accumulated Funds.	Profit Divided
1854	266	£ 101,330	£ 3,616	£ 6,583	£ 1,286
1859	1,140	566,085	22,707	41,337	13,900
1864	3,990	1,891,124	81,530	194,457	64,082
1869	8,663	3,784,119	171,716	602,647	97,333
1873	17,511	6,977,795	316,651	1,313,853	235,185
1878	35,218	13,392,121	621,958	2,606,053	504,382
1883	55,729	20,298,409	980,748	4,934,502	1,013,233
1884	61,298	22,162,449	1,074,952	5,371,467	262,435

Liberal Regulations of the Society.

Members are allowed to travel all over the world without payment of extra premium.
Members are allowed, without extra charge, to reside in any part of the world distant more than 25 degrees from the Equator, or in any part of Australia.

Policies are not forfeited if the surrender value is sufficient for the payment of one premium.

ALEXANDER J. RALSTON,
Secretary.

Liverpool & London Insurance Company. & Globe

FIRE. LIFE.



ANNUITIES.

INSURANCE AGAINST LOSS BY BUSH FIRES AND GAS EXPLOSIONS.

UNLIMITED LIABILITY.—Assured incur no liability of Partnership.

The only Company which has protected the rights of the Assured in all the Colonies.

ASSETS - £7,402,182.

CLAIMS PAID SINCE 1836 - £19,616,178.

HEAD OFFICE FOR AUSTRALASIA, 62, PITT STREET, SYDNEY.
M. W. S. CLARKE, Res. Secretary.

INSURANCE.

Universal Marine Insurance Company, Limited.

CHIEF OFFICE:

81, CORNHILL, LONDON.

Phoenix Fire Office (Established 1782.)

LOMBARD STREET AND CHARING CROSS, LONDON.

General Life and Fire Assurance Company,

CAPITAL, £1,000,000.

Established 1837.

POLICIES ISSUED FOR ABOVE COMPANIES.

W. H. MACKENZIE & Co.,*Agents for New South Wales.*

"Sydney Lloyd's" Association (Registered.)

CHIEF OFFICE:

SYDNEY, NEW SOUTH WALES.

Hull and General Insurance Company, Limited.

CHIEF OFFICE:

SYDNEY, NEW SOUTH WALES.

Marine risks accepted and policies issued for the above.

W. H. MACKENZIE,*Managing Underwriter.*Commercial Chambers, Bond St.,
SYDNEY.

NATIONAL MUTUAL LIFE ASSOCIATION

OF AUSTRALASIA, LIMITED.

ESTABLISHED 1869.

SYDNEY OFFICE, 32 Hunter Street.

DIRECTORS:

EDWARD CHISHOLM, Esq., (CHAIRMAN).
ALFRED C. GARRICK, Esq., | CHARLES T. GEDYE, Esq.,
DR. ANDREW HOUSON.

Accumulated Funds exceed £500,000.

Annual Income „ £200,000.

Assurances effected on first-class Lives up to £5,000.

Age of Proponents taken at nearest birthday, thereby giving to many members a larger assurance for the same premium than most other offices do.

The new business for the year ending 30th September, 1885, was largely in excess of the previous year, and the new assurances exceed

ONE MILLION STERLING.

Specimens of Bonus allotted by the NATIONAL MUTUAL LIFE in respect of whole life policies.

No. of Policy.	Age at entry.	Policy in force for	Sum Assured	Total Premiums paid by the Members	Reversionary Bonuses declared	Per centage of Bonuses on Premiums paid
12	23	14 years	£ 500	£ s. d. 137 13 4	£ s. d. 180 8 10	131.0
204	21	12 „	500	112 15 0	146 16 2	130.2
719	26	10 „	500	105 13 0	113 2 0	107.0
3310	19	6 „	200	21 11 0	22 17 0	106.0

All information afforded on application to

H. C. EVANS,
RESIDENT SECRETARY.

MUTUAL LIFE ASSOCIATION OF AUSTRALASIA.

ESTABLISHED 1869

AND
INCORPORATED
BY ACT
OF
PARLIAMENT,



"PRÆVISA MALA PEREUNT."

FOR MUTUAL
AND
INDEFEASIBLE
LIFE ASSURANCE
ENDOWMENT
AND
ANNUITY BUSINESS.

Principal Office: George & Wynyard Sts., Sydney.

BOARD OF DIRECTORS:

The Hon. SIR ALEX. STUART, K.C.M.G., M.L.C., Chairman,
SAM. DICKINSON, Esq., Deputy-Chairman,
F. T. HUMPHERY, Esq., M.P., | RUSSELL BARTON, Esq., M.P.,
Hon. W. J. TRICKETT, M.P., | Hon. J. B. WATT, M.L.C.

BANKERS:

THE BANK OF NEW SOUTH WALES.

SOLICITORS:

MESSRS. ROBERTSON, FISHER, & RALFE.

PRINCIPAL MEDICAL OFFICER:

H. N. MACLAURIN, Esq., M.D., 155, Macquarie Street.

With Branch Offices at Auckland, Christchurch, Brisbane, Melbourne and Adelaide,

And Agencies at HOBART, LAUNCESTON, and 300 Towns in the Colonies.

THE FIRST MUTUAL LIFE OFFICE IN AUSTRALASIA

To free Assurance from restrictions.

For Tables of Rates, Reports, and fullest information, apply to any Agent, or to

J. C. REMINGTON,
General Manager.

Standard Fire and Marine Insurance Company

OF NEW ZEALAND.

OFFICES:

N. S. W. BRANCH,
ROYLE'S CHAMBERS,
BOND ST., SYDNEY.

CHAS. J. ROYLE,
GENERAL AGENT.

CAPITAL - £1,000,000.



N. S. W. BRANCH,
ROYLE'S CHAMBERS,
BOND ST., SYDNEY.

CHAS. J. ROYLE,
GENERAL AGENT.

CAPITAL - £1,000,000.

UNLIMITED LIABILITY.

Thus giving absolute security to Insurers.

No liability attaches to any person insuring in this office.

FIRE AND MARINE RISKS TAKEN AT LOWEST RATES.
LOSSES SETTLED WITH PROMPT LIBERALITY.

Queensland Lloyd's (Underwriters).

PRINCIPAL OFFICE, BRISBANE.

A. A. MACDIARMID,

Managing Underwriter.

Sydney Office, Royle's Chambers, Bond Street.

MARINE INSURANCES EFFECTED

ON HULLS AND GOODS AT LOWEST CURRENT RATES.

Chas. J. Royle, Agent.

The New Zealand Plate Glass Insurance Company.

HEAD OFFICE: DUNEDIN.

CAPITAL **£10,000,**
Fully Subscribed, with Unlimited Liability of Shareholders.

New South Wales Branch - CHAS. J. ROYLE, Agent.

Offices: Royle's Chambers, Bond Street, Sydney.

Plate Glass Fixtures, of every description, and Mirrors covered against risk of accidental breakage at lowest current rates.

THE CITY OF LONDON

FIRE INSURANCE COMPANY,

LIMITED.

HEAD OFFICE:

101, CHEAPSIDE, LONDON, E.C.

CAPITAL - £2,000,000.

HERBERT RAYMOND,
AGENT FOR NEW SOUTH WALES,
26 EXCHANGE,

SYDNEY

Hamburg-Magdeburg Fire Insurance Company

ALL CLAIMS SETTLED BY THE SYDNEY OFFICE.

~RABONE, FEEZ & CO.,~

General Agents for New South Wales,

42 PITT STREET NORTH,

SYDNEY.

The Mutual Assurance Society of Victoria,

(LIMITED.)

Registered under the Companies Statute, 1864; and Life Assurance Companies Act, 1873.

ESTABLISHED A.D. 1870.

New South Wales—Offices: Corner of GEORGE & MARGARET
STREETS, SYDNEY.

SYDNEY DIRECTORS:

HON. G. THORNTON, M.L.C., CHAIRMAN,
DR. H. G. A. WRIGHT, | GEORGE MUNRO, Esq. (McArthur & Co.),
HON. F. B. SUTTOR, M.L.A.

RESIDENT SECRETARY:
JOHN MORISON McCRAE, J.P.

This Society is established for Life Assurance and the Granting of Annuities and Endowments upon principles Strictly Mutual, awarding to each Assurer his proportionate amount of the entire Profits of the Society at every distribution thereof.

POLICY HOLDERS DIVIDE THE PROFITS.

Policies are unconditional, also non-forfeitable, while Surrender Value is SUFFICIENT TO PAY ONE PREMIUM.

CLAIMS PAID IMMEDIATELY ON PROOF OF DEATH AND TITLE.

Loans granted on Mortgage, or on Personal Security, combined with Life Assurance.

JOHN MORISON McCRAE, Resident Secretary.

China Traders' Insurance Company, Limited.

HEAD OFFICE, HONGKONG.

GENERAL MANAGER FOR THE AUSTRALIAN COLONIES:

R. GOLDSMITH, Esq., PHOENIX CHAMBERS, MARKET STREET, MELBOURNE.

—FOR MARINE INSURANCE.—

Subscribed Capital, £400,000. Paid-up, £120,000. Reserve Fund, £120,000.

The great advantage offered by this Company is that the Contributors of Business Participate in the Profits, whether Shareholders or not.

The amounts returned to Contributors for the last 9 years were as under:—

For the year ending 30th April, 1877, 10 per cent. of the net premium.					
"	"	"	1878, 15	"	"
"	"	"	1879, 25	"	"
"	"	"	1880, 25	"	"
"	"	"	1881, 20	"	"
"	"	"	1882, 20	"	"
"	"	"	1883, 15	"	"
"	"	"	1884, 15	"	"
"	"	"	1885, 20	"	"

Marine Insurances Effected at Current Rates.

Claims Payable at any of the Company's Branches or Agencies.

AGENTS IN SYDNEY:

WRIGHT, HEATON, & Co., Limited, 241, PITT STREET.

Imperial Fire Insurance Company of London.

NEW SOUTH WALES BRANCH: 91 PITT STREET, SYDNEY.

Directors.

FREDERICK C. GRIFFITHS (MESSRS. GRIFFITHS & Co.), Chairman.
FRED. H. MOORE (MESSRS. DALGETY AND CO. LIMITED).
CAPT. CHAS. SMITH (MESSRS. McDONALD, SMITH & Co.).
RESIDENT MANAGER, R. B. TREACY.

CAPITAL £1,600,000 (of which £900,000 is uncalled).
Total Funds available for Losses £2,653,397.
Income in 1884 £854,463.
Losses Paid amount to over £7,500,000.
Rates Moderate. Security Undoubted. Losses Promptly and Liberally Settled.

AGENCIES IN THE PRINCIPAL COUNTRY DISTRICTS.

J. OSWALD GILCHRIST,

Valuator, Arbitrator and Estate Agent,

3, O'CONNELL STREET.

CIVIL SERVICE *BUILDING SOCIETY.*

Shares £25 each, payable by Monthly Subscription of 2s. 6d. per Share.
Entrance Fee 1s. per Share.

BOARD OF MANAGEMENT.

PRESIDENT:

SIR JOHN ROBERTSON, K.C.M.G.

TRUSTEES:—*Ex-officio Directors.*

JOHN WILLIAMS, Esq., Crown Solicitor.

ROBERT WISDOM, Esq., M.P.

DIRECTORS:

A. C. FRASER, Esq., Clerk of the Peace.

CHAS. A. GOODCHAP, Esq., Commissioner for Railways.

JAMES BARNET, Esq., Colonial Architect.

J. P. ABBOTT, Esq., M.P.

JOHN YOUNG, Esq., J.P.

OFFICE—184 PITT STREET.

Solicitors:

SPAIN & MOORE, 6 & 8 Exchange.

Surveyor:

JOHN SMEDLEY, Esq., 263 George Street.

*THE SOCIETY IS OPEN ON EQUAL TERMS
TO THE GENERAL PUBLIC.*

THE FOLLOWING ADVANTAGES ARE OFFERED—
TO INVESTORS.

A Sound and Profitable Investment. Compound Interest at
6½ PER CENT. AND PROFITS.

TO BORROWERS.

Low rate of Interest charged only on amount actually owing at end of each year.
Advances repayable by monthly instalments, extending over any period most
convenient to the Borrowers; and Borrowers' share in Profits.

Full information promptly furnished on application to the Secretary.

W. S. WILLIAMS, Secretary.

THE MERCANTILE Building, Land, and Investment Company, Limited.

TEMPORARY HEAD OFFICES:

CITY CHAMBERS, 243 PITT STREET, SYDNEY.

BRANCH OFFICE: SMITH-ST., KEMPSEY.

CAPITAL £100,000.

DIRECTORS:

ANGUS CAMERON, Esq., J.P., CHAIRMAN.

ROBERT WISDOM, Esq., M.L.A. | JAMES FLETCHER, Esq., M.L.A.

W. C. PROCTOR, Esq., M.L.A. | J. H. SAUNDERS, Esq.

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This Company offers GREATER ADVANTAGES than any other
Company in Sydney.

THE SAVINGS BANK

In connection with the Company pays the HIGHEST RATE
OF INTEREST upon Deposits.

LAND FOR SALE

in various localities upon 10 YEARS TERMS, 6 per cent.
interest only being charged,

WITH LIBERAL ASSISTANCE TO BUILD.

*Money Advanced upon LOWEST SCALE OF REPAYMENTS
on security of Freehold Property.*

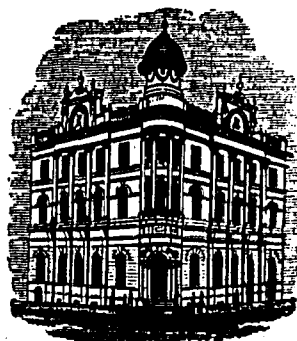
All Information forwarded on application.

EDWIN J. C. BRYANT,

MANAGER.

THE SYDNEY PERMANENT FREEHOLD LAND AND BUILDING SOCIETY, 313, PITT STREET.

PAID-UP SHARE CAPITAL, £80,390. RESERVE FUND, £55,000.
ESTABLISHED 1875.



Board of Management:

Trustees: HON. J. F. BURNS, M.P.; ALDERMAN JAMES GREEN, J.P.;
ALDERMAN GEORGE WITHERS.

Directors: J. P. WRIGHT, J.P.; S. T. WHIDDON, J.P.; J. W. WATKIN;
JOSEPH MITCHELL; WILLIAM HEZLET, J.P.

Secretary: J. W. BIBBY.

The Receipts for the Year ending December 31, 1884, were £325,120. The amount then held on deposit was £215,064. The amount then owing to the Society by Members was £315,259, and the amount of unsold Land at cost price was £75,003.

The Society has for sale excellent Suburban Building Sites, also Country Blocks of from 5 to 10 acres each, suitable for Orchards, Farms, Vineyards, or for Country Residential Sites. These are sold on very easy terms.

Money received on Deposit to any amount at Current rates of Interest.
ADVANCES GRANTED ON VERY LIBERAL TERMS.

SAVINGS BANK DEPARTMENT OPEN DAILY.

No notice required for withdrawals.

"Owing to its solidity, and the equitable and liberal manner in which its business is conducted, the Sydney Permanent Freehold Land and Building Society is deservedly popular." [See Press.]

Copies of the Annual Report, and every information, will be given on application.

The Society's New Offices are now being erected at the Corner of Pitt and Bathurst Streets, opposite the Y.M.C.A. new building.

313, PITT STREET.

J. W. BIBBY,
SECRETARY.

Colonial Sugar Refining Company, ESTABLISHED 1855.

OFFICES, O'CONNELL STREET, SYDNEY.

Directors.

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THOMAS BUCKLAND,
WALTER LAMB,

JAMES MILSON,
F. C. GRIFFITHS.

General Manager.

EDW. W. KNOX.

Secretary.

QUARTON L. DELOITTE.

Solicitors.

WANT, JOHNSTON & CO.

Bankers.

UNION BANK OF AUSTRALIA (LIMITED).

REFINERY - ELIZABETH BAY, PYRMONT.

SUGAR MILLS, N.S.W.:

CHATSWORTH, HARWOOD-CLARENCE RIVER.
BROADWATER-RICHMOND RIVER,
CONDONG-TWEED RIVER.

IN FIJI:

NAUSORI-REWA RIVER.
BARAWAI-BA RIVER.

AND IN QUEENSLAND:

Victoria: Herbert River.
Homebush: Mackay.
Goondi: Johnstone River.

DISTILLERY:

Harwood, Clarence River.

AGENCIES.

London F. Parbury & Co.
Brisbane, Queensland ... Parbury, Lamb & Co.

SYDNEY
MEAT PRESERVING COMPANY
 LIMITED.

Directors:

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 HON. J. B. RUNDLE, M.L.C. | C. H. HUMPHREY, Esq.
 W. R. HALL, Esq. | HON. HENRY MORT, M.L.C.

FACTORY - - - - ROOKWOOD.
 ALBAN GEE, MANAGER.

OFFICE—MOORE STREET, SYDNEY.

JOHN B. G. MILES, Secretary.

This Company won First Prize Medals at the Vienna Exhibition of 1873, at the Philadelphia Centennial Exhibition, 1876, and at Sydney International Exhibition, 1879, and also obtained the Gold Medals at the Paris Exhibition, 1878, at the Amsterdam Exhibition, 1883, and at the Calcutta Exhibition, 1884.

Boiled and Roast Beef and Mutton, Corned Beef, Spiced and Seasoned Beef, Ox Cheek and Vegetables, Ox Palates, Tripe, Brawn, Rissoles, Minced Collops, Irish Stew, Haricot Mutton, Tongues, and Stewed Kidneys, Curried Oxtail, Beef and Pork Sausages, Mutton Chops, Real and Mock Turtle, Mulligatawny, Ox Cheek, Split Pea, Julienne, Oxtail, Beef and Kidney Soups, and Mutton and Sheeps' Head Broths and Soup and Bouilli, and other lines.

SUPPLIED SEPARATELY OR IN ASSORTED CASES.

Meats in the compressed shape and in round tins continually in Stock.

EXTRACTUM CARNIS, pronounced by Dr. Hassall, of the Analytical Sanitary Institution, London, to be "equal to the best Extractum Carnis of Commerce," in 2 oz. and 4 oz. jars, and in larger packages, always on hand.

BLOOD AND BONE DUST FERTILIZER FOR SALE.

UNIVERSAL
LAND, BUILDING, AND INVESTMENT COMPANY,
 LIMITED.

INCORPORATED PURSUANT TO ACT 37 Vic., No. 19.

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81, MARKET STREET, SYDNEY,
 279 KING STREET, NEWTOWN, and
 MOUNT STREET, NORTH SHORE.

DIRECTORS:

F. J. GIBBES, Esq., M.L.A., COLLINS STREET, LEICHHARDT, *Chairman*.
 W. C. PROCTOR, Esq., M.L.A., SOLICITOR, KING STREET, SYDNEY, *Vice-Chairman*.
 W. G. JUDD, Esq., M.L.A., ARNCIFFE.
 WILLIAM MONIE, Esq., WOOD'S PALACE HOTEL, HAYMARKET.
 EDWARD GODFREY, Esq., BOTANY.

**Capital £500,000 (with power to increase to £1,000,000)
 in 100,000 Shares of £5 each.**

First issue 50,000 Shares of £5 each, of which 5s. is payable on application, and 5s. on allotment. Balance in instalments of not more than £1 each, at intervals of not less than 3 months.

BANKERS:—NATIONAL BANK OF AUSTRALASIA, 60 PITT STREET, SYDNEY.

SOLICITOR:—J. F. FITZHARDINGE, Esq., 98 PITT STREET, SYDNEY.

BROKERS: MESSRS. FORD, STOPFORD AND CO., 65 PITT STREET, SYDNEY.

GENERAL MANAGER:—J. R. FORD.

Open from 10 a.m. till 4 p.m. Saturdays from 10 am. to 12 noon, and 7 p.m. to 10 p.m.

Shares Issued Daily.

Australian Mortgage, Land, & Finance Company,
 LIMITED.

(INCORPORATED 1863.)

CAPITAL - - - - £4,000,000.

Head Office:

123, Bishopsgate Street Within, LONDON; E. M. YOUNG, *General Manager*.

Colonial Offices:

MELBOURNE, GEELONG, and SYDNEY.

Australian Board:

HON. JAMES MACBAIN, M.L.C., *Chairman*;

JOHN RUSSELL ROSS, Esq.;

WILLIAM DRYSDALE, Esq. (*Inspector*).

Local Board of Advice:

JAMES SUTHERLAND MITCHELL, Esq.;

HON. HENRY CAREY DANGAR, M.L.C.

The Company makes Advances on Pastoral Properties, Stations, Bills, and ensuing clip of Wool, and acts in the capacity of Squatting Bankers and Agents.

W. A. COTTEE,
Local Manager.

2, SPRING STREET, SYDNEY.

THE AUSTRAL AGENCY COMPANY, Limited.

**Auctioneers & General Commission Agents,
SYDNEY.**

The operations of this Company ARE *CONFINED EXCLUSIVELY TO AGENCY BUSINESS*, comprising the following Lines:—

The Sale and Purchase of Stations and Live Stock, Landed Properties, and Shares in Public Companies. The Negotiation of Loans. The General Conduct of Financial business, and such other transactions as may be deemed by the Board to come within the scope of a Legitimate Agency Business.

JOINT MANAGER AND VALUATOR, E. E. BRETT.
(Late of GARRETT, RICHARDSON & BRETT)

JOINT MANAGER AND SECRETARY, HENRY MACDERMOTT.
(Formerly of MACDERMOTT, LOUGHNAN & SCARR.)

90 PITT STREET.

W. MacDONNELL & CO.,
CORNER GEORGE AND BOND STREETS,
OPTICIANS, WATCHMAKERS,

AND IMPORTERS OF EVERY DESCRIPTION OF

SCIENTIFIC, SURVEYING, NAUTICAL, and ELECTRICAL INSTRUMENTS,
GALVANIC and MAGNETIC BATTERIES, &c.

→ Sole Agents for John Tann's Patent Anchor Reliance Safes. ←

Agents for NEGRETTE and ZAMBRA'S Standard Instruments, and GRUBB'S Astronomical Telescopes. Always on hand—5 and 6-inch Transit Theodolites, and 10, 12, and 14-inch Dumpy Levels by TROUGHTON and SIMMS, and other famous makers. Every description of Single, Bi-unial, and Tri-unial Magic Lanterns, suitable for public and private Entertainments, and some thousands of slides to select from.

FIRST-CLASS LONDON AND AMERICAN WATCHES.

Catalogues on Application.]

W. MacDONNELL & CO.

Newcastle Wallsend Coal Co.

HEAD OFFICE:

**SOUTH BRITISH CHAMBERS, BRIDGE STREET,
SYDNEY.**

This Company can supply 1,600 TONS OF COAL per DAY. Shipments are made at the Government Cranes, Newcastle, and by Steamers alongside Ships in Sydney.

SHIPPING OFFICE, { H. R. CROSS, Local Manager.
NEWCASTLE.
HEAD OFFICE, { F. W. BINNEY, Secretary.
SYDNEY.

Newcastle Steamship Company, LIMITED.

THE FASTEST PASSENGER SERVICE IN THE COLONY.

STEAM FROM AND TO SYDNEY,

BETWEEN

**NEWCASTLE, MORPETH, RAYMOND TERRACE, MILLER'S
FOREST, PATERSON, AND CLARENCE TOWN.**

The full-powered, fast, and favorite Paddle Steamships

**NEWCASTLE, SYDNEY, COONABARA,
AND KEMBLA,**

Maintain a constant service between the above Ports. One of the above luxuriously-fitted Steamers, replete with the most MODERN APPLIANCES FOR THE COMFORT AND SAFETY OF PASSENGERS,

LEAVES THE LIME STREET WHARF

FOOT OF ERSKINE STREET, SYDNEY,

EVERY NIGHT AT ELEVEN O'CLOCK

(Sunday night being substituted for Saturday night every alternate Four weeks, as advertised),

And the same service is maintained

NIGHTLY AT 11 O'CLOCK FROM NEWCASTLE.

DAY TRIPS (as per advertisements in Daily Journals) are occasionally made from Sydney and Newcastle

CARGO received and despatched DAILY from Sydney to Newcastle and Morpeth, and vice versa.

STOCK is conveyed by the specially-fitted Screw Steamer "BOOMERANG," having spacious 'tween decks, TRI-WEEKLY, from MORPETH and NEWCASTLE to SYDNEY.

OFFICES: LIME STREET WHARF, SYDNEY.

Also SCOTT STREET, NEWCASTLE, AND AT MORPETH.

H. D. PORTUS, Manager.

JOHN SEE & CO.

(Late NIPPER & SEE),

WHEAT, FLOUR, GRAIN

AND

PRODUCE MERCHANTS,

STEAMSHIP OWNERS, &c.

OFFICE: 129 SUSSEX STREET.

Wharf: FOOT OF MARKET STREET, Next to Pyrmont Bridge.

The Steamers of this line, viz., "AUSTRALIAN," "HELEN NICOLL," "ROSEDALE," "MURRAY," "COORONG," "FERNMOUNT," and "LAWRENCE," are regular traders to the Clarence River, Manning River, Port Macquarie, and Bellinger River.

FOR CLARENCE RIVER:

S.S. "AUSTRALIAN," Tuesday Night at 9. Leaves Grafton every Saturday Morning.

S.S. HELEN NICOLL, Saturday Night at 9. Leaves Grafton every Wednesday Morning.

MANNING—"ROSEDALE," every 5 days.

PORT MACQUARIE—"MURRAY," once a week.

BELLINGER RIVER—"FERNMOUNT," once a week.

HUDDART, PARKER & CO.,

Steamship Owners.

HEAD OFFICE - - - - - MELBOURNE.

SYDNEY OFFICE: AT HUDDART, PARKER'S WHARF,
FOOT OF MARGARET STREET.

BRANCHES AT NEWCASTLE, GEEBONG, & BALLARAT.

REGULAR STEAM COMMUNICATION BETWEEN

SYDNEY, MELBOURNE, AND NEWCASTLE

TWICE A WEEK.

FLEET OF STEAMERS OWNED BY HUDDART, PARKER & CO.:

CORANGAMITE -	- 3500 Tons	COLAC -	- - - 2000 Tons
BURRUMBEET -	- 3500 "	EXCELSIOR -	- - 500 "
LINDUS -	- 3000 "	ALERT -	- - 500 "
WENDOUREE -	- 2500 "	DESPATCH -	- - 300 "
NEMESIS -	- 2000 "	FALCON -	- - -

**FARES AND FREIGHTS, AND FOR DAYS
OF SAILING, SEE DAILY PAPERS.**

ILLAWARRA STEAM NAVIGATION CO.

THE STEAMERS OF THIS COMPANY
PLY BETWEEN SYDNEY AND THE FOLLOWING PLACES
AT REDUCED RATES,

FOR CARGO AND PASSENGERS:

WOLLONGONG, KIAMA, SHOALHAVEN,
ULLADULLA, CLYDE RIVER, BATEMAN'S BAY,
MORUYA, MERIMBULA, TATHRA, EDEN.

For Starting Periods, see "HERALD," "TELEGRAPH," and "EVENING NEWS."

N.B.—STEAMERS FOR HIRE FOR SEA OR HARBOUR PURPOSES.

B. B. Nicoll's Line of Steamers

REGULAR STEAM COMMUNICATION BETWEEN
SYDNEY & THE RICHMOND RIVER.

THE SPLENDID NEW STEAMSHIPS

"RICHMOND," 1,000 Tons, | "BRUCE NICOLL," 750 Tons,

Are despatched every Tuesday and Saturday, at 9 a.m.,

From RUSSELL'S WHARF, 9, SUSSEX STREET, SYDNEY,
carrying the Mails, Passengers, and Cargo, stopping at all Towns on the
Richmond River.

The Saloons are all roomy, well ventilated, and a good Table is kept.
The Steamers being new are a special advantage to Passengers. Steerage
Passengers supplied with Bedding.

B. B. NICOLL,

RUSSELL'S WHARF,

9, SUSSEX STREET, SYDNEY.

Mr. G. A. MORELL, C.E.

Mr. J. E. KEMP.

MORELL & KEMP, ARCHITECTS

AND

CONSULTING ENGINEERS,
OFFICES: 156, PITT STREET,
SYDNEY.

ENGINEERING BRANCH

COMPRISES:—

Designs and Supervision (or preparation of Indents for Importation) of Engines, Mill Works, Steam and Hydraulic Machinery, including Hoists and Lifts for factories, warehouses and private buildings, etc. Designs and Supervision of Railways and Tramways, including Iron, and Timber Bridges, Wharves, etc. The preparation of "Bills of Quantities" (guaranteed) for Engineering Works, including all Government Works and Agency on Contracts connected with them. The preparation of Patents.

ARCHITECTURAL BRANCH

COMPRISES:—

Designs and Supervision (or preparation of Designs only) with Specification, Estimate, etc. of Theatres, Hotels, Stores, Banking Institutions, Insurance Offices, Private Residences, and all other kinds of Buildings. The latest improvements in Ventilation and Drainage are adopted. Drawings and Specifications prepared so as to have *no extras*. Daily Supervision and record of all works in progress. Special Surveys and Valuation of all Buildings.

ARBITRATION BRANCH

COMPRISES:—

The settling of all Contracts in dispute, thereby saving unnecessary Litigation.

Messrs. MORELL & KEMP'S Staff of efficient Assistants, acting under their immediate control, enables them to do full justice to their clients.

JOHN F. HENNESSY,
(LATE ASSISTANT CITY ARCHITECT.)

J. I. SHEERIN,
(11 YEARS WITH MANSFIELD BROS.)

SHEERIN & HENNESSY

ARCHITECTS,

**CITY CHAMBERS, 243 PITT STREET,
SYDNEY.**

Designs, Specifications, and Superintendence,
with Estimate of Cost, etc., for
WAREHOUSES, BUSINESS PREMISES, PRIVATE RESIDENCES, CHURCHES,
SCHOOLS, AND ALL KINDS OF BUILDINGS.

Sketch Plans or Preliminary Drawings, with
an Approximate Estimate furnished, in the
event of work not being proceeded with.

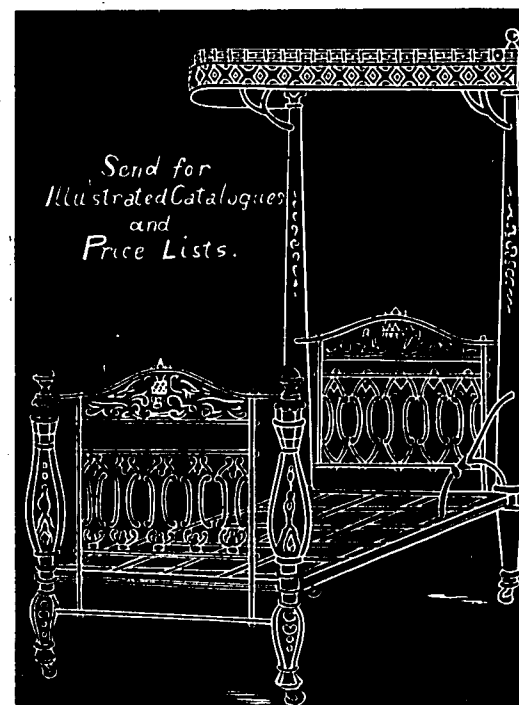
All the latest improvements in Ventilation and
Drainage are adopted, and regular supervision
given to all works in progress.

S. FORSTER & SONS,

Brass & Iron Bedstead Makers,

HARRINGTON STREET, SYDNEY.

COUNTRY STOREKEEPERS,
PLEASE COMMUNICATE.



ILLUSTRATED CATALOGUES.

SEND FOR PRICE LIST,
AND

Wove Wire Mattresses always in Stock.

N.B.—S. FORSTER and SONS having made extensive
alterations to their Premises, intend to keep always on hand
a large and varied assortment of English and Colonial Brass
and Iron Bedsteads, Children's Cots, &c., &c.

H. J. LYONS AND SON,

Wholesale Manufacturers of

BEDDING,

IMPORTERS OF

Bedsteads, Furniture, &c.

H. J. LYONS & SON,
71, REGENT STREET,
AND
7, BRIDGE STREET,
SYDNEY.

F. LASSETTER & CO., Limited,

GEORGE STREET, SYDNEY,

Have thoroughly re-organised the whole of their extensive premises.

WHOLESALE

Business is carried on in the large stores apportioned for this purpose, which include spacious sample rooms, packing rooms, and every facility for the display and quick dispatch as well as storage of all kinds of

HARDWARE & IRONMONGERY.

Storekeepers, Sheep and Cattle Station Owners, Contractors, Builders, Farmers, Selectors, Millers, Mining Corporations, Hotelkeepers, and others are here afforded the opportunity for almost unlimited selection

At MINIMUM PRICES.

The General Public, whose requirements may be for only small amounts, will find every want anticipated in the immense

RETAIL ESTABLISHMENT,

In which new departments have lately been instituted for **Firearms, Glass, China and Earthenware, Oils and Colours,** and many other lines, in addition to the usual assortments of

Builders House Fittings, Carpenters and Edge Tools, House Furnishing Ironmongery of all kinds, Metallic Bedsteads, Gasaliers and Lamps, Stoves for cooking and heating, Superior Cutlery and Electro Plate, and other articles too numerous to mention; the whole now forming a brilliant display, which is considered altogether the

Principal Ironmongery Depot of the Southern Hemisphere.

No Visitor to Sydney should omit an inspection of the premises of

F. LASSETTER & CO., Limited,
GEORGE STREET, SYDNEY.

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 COLONIAL ENGINEERS & BOILERMAKERS,
 POPLAR IRONWORKS, LONDON.
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PATENT { FOUR ROLLER MILLS. } PATENT
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SPECIALITIES IN TRIPLE EFFETS, VAC PANS, VAC ENGINES, ETC.

IRON ROOFS & BUILDINGS

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Sole Australian Agent—

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*Plans and Specifications of all classes of Buildings
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*Efficient and regular supervision maintained over all
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*Sketch Plans of proposed Buildings, with correct
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*Special attention devoted to sanitation. The most
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*Surveying in all its Branches including identification
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 work undertaken and prepared with guaranteed accuracy.*

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YOUNG & LARK,
 Merchants,
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LONDON—120 LONDON WALL, E.C.
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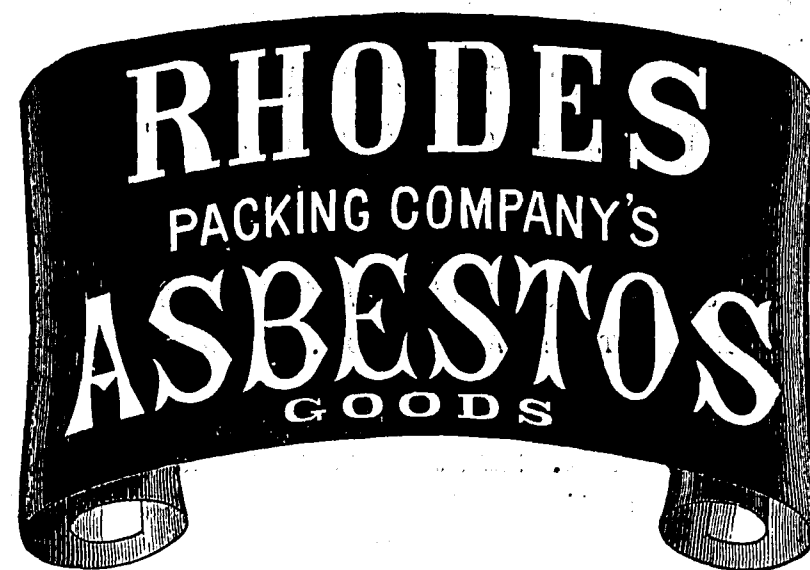
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LONDON—35^E Queen Victoria Street,
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HAVE ALWAYS IN STOCK EVERY DESCRIPTION OF



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MACHINERY & PLANT INSPECTED BY COMPETENT ENGINEERS PREVIOUS TO SHIPMENT.

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"ANCHOR" Brand AXLES. BOLTS and NUTS, "COLEMAN EAGLE" Brand.
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MARBLE FENDERS,
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A LARGE & VARIED STOCK OF MARBLE & ENAMELLED
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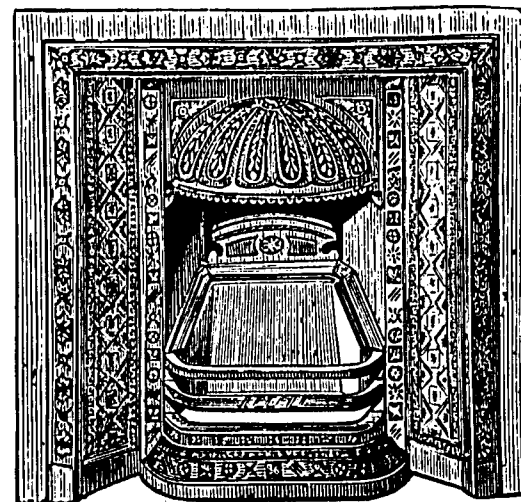
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Tile Grates,

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DESIGNS AND PRICES OF MANTELPieces FORWARDED FREE.

Experienced Masons employed to fix Mantelpieces,
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HUDSON BROTHERS, LIMITED,

Manufacturers of Agricultural Machinery and
Irrigation Appliances.

HORSE GEARS, CHAFF CUTTERS,
CORN SHELLERS, HORSE RAKES,
HARVESTERS, WINDMILLS, &c.

HUDSON BROTHERS, LIMITED,

Have the Largest Works in the Southern Hemisphere for the Manufacture of all classes of AGRICULTURAL MACHINERY, and specially invite intending Purchasers to visit their

NEW WORKS AT CLYDE, NEAR GRANVILLE.

HUDSON BROTHERS, Limited,
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J. C. MACKINNON & CO., Engineers and Machinery Importers.

SOLE AGENTS FOR
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And other Well-known Firms.

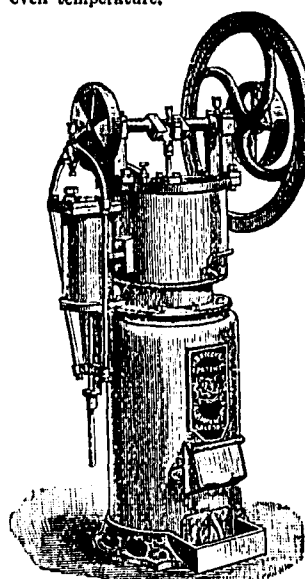
ONE OF THEIR SPECIALITIES,
Bailey's Patent Hot-air Engine,
FOR DRIVING MACHINERY OR PUMPS.

Patronised by the German, Austrian, Italian, Indian, New South Wales, and New Zealand Governments, many Railway Companies, Corporations, Local Boards, &c., for Water Works, Public and Private Institutions, Hospitals, Baths, &c. Adapted for use on Gentleman's Estates, in draining Quarries, Mines, &c. Also, suitable for Farmers, Brewers, Tanners, Agriculturists, &c., and suitable as a motive power for Printers, Grocers, Manufacturers of Silk and Linen Goods, and for small industries generally.

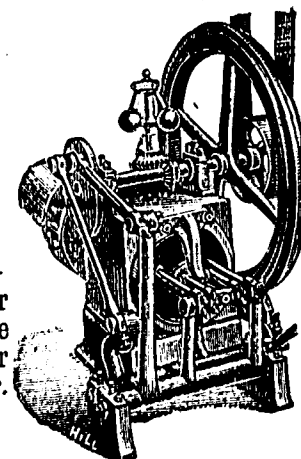
These Engines will burn any kind of combustible material at hand, such as gas coke, wood, peat, riddled cinders, coal, &c., gas coke, however, being the most economical fuel for producing and maintaining an even temperature.

Advantages.

No Boiler Explosions
No risk of fire
No smoke nor exhaust
No Engineer required
Works noiselessly
Takes up little space
Easily fixed
Great economy in fuel
Greater Simplicity, easier
to manage, and more
durable than any other
motor of similar power.



VERTICAL



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Prices and Particulars on receipt of requirements.

Valuators and Salesmen of new and second-hand Machinery of every description.

J. C. M. & Co., having had many years' practical experience in general engineering, enable them to supply to clients, at reasonable prices, Machinery in every way the most suitable for the purpose.

They also undertake the inspection or testing of such plant or machinery as may be ordered by their clients direct from other sources.

Machinery either supplied at contract price or indent orders executed on commission.

**8 SYDNEY CHAMBERS,
130 PITT STREET, SYDNEY.**

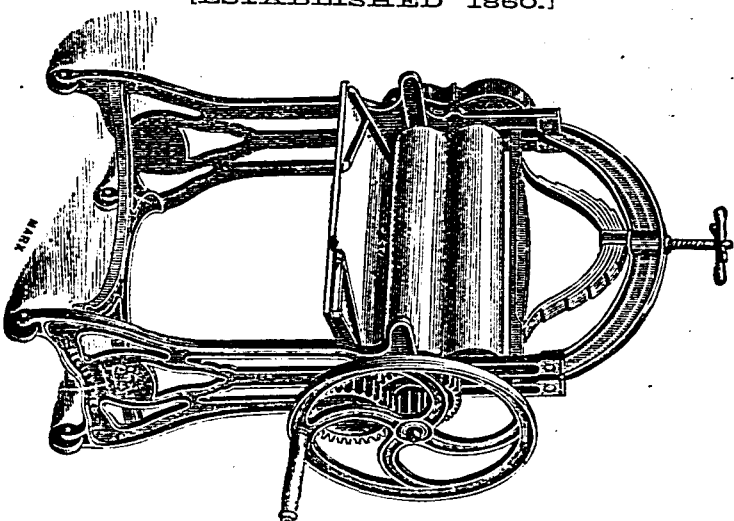
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MANGLE & WRINGER,

24-inch—Retail Price, £5; Cash Price, £4 10s.

EASY TERMS OF PAYMENT:
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THE OLD AUTHORISED AGENCY,
 [ESTABLISHED 1860.]



A more highly-finished Mangle & Wringer,
 Same Size—24-inch,
 At 10s. each Advanced on these prices, viz.: Retail Price, £5.
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COMBINED MANGLE AND WRINGER.

To avoid Deception, be sure to go to the OLD AUTHORISED AGENCY for

SINGER'S GENUINE SEWING MACHINES,

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(Late Stanford & Co.),

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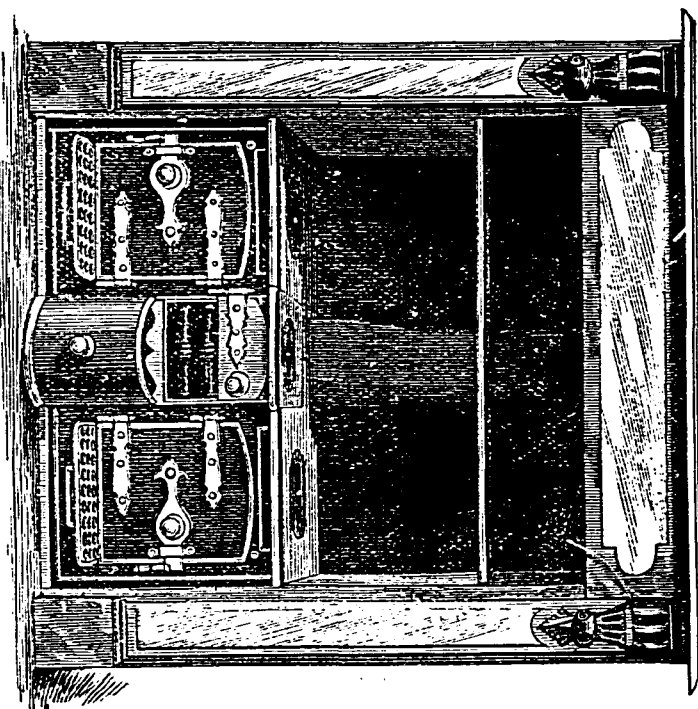
THE WONDER OF THE AGE!

4 PRIZES & 3 SILVER MEDALS

AWARDED FOR COOKING STOVES made by

JAMES WARD,

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The "ALLINGTON" COOKING STOVES are unsurpassed in the Colonies.
 Nearly all the principal Clubs and Hotels in Sydney are supplied with them;
 and all who use them speak of their excellence in every way.

THE FOLLOWING ARE SELECTED FROM THE NUMEROUS TESTIMONIALS HELD BY J. WARD:—

Sir,—I will guarantee to cook for (100) one hundred persons upon the Stove I used on Saturday last, in contest at the Exhibition Building. It is one of the grandest little Ranges ever I handled since I have been in the Colony.
 I am, Sir, yours truly,
 JOHN ALCOCK.

MR. WARD.

Chief Cook, Parliament House,
 Late of Australian Club and Reform Club, Sydney.
 October 15th, 1884.

Dear Sir,—I have great pleasure in testifying to the great saving in fuel by using your Ovens. I have used your "Allington" Cooking Stove for upwards of 12 months in my establishment, and fully so per cent. has been saved in my coal account during that period. It does its work splendidly. My cook is highly delighted with it.
 I am, yours respectfully,
 JOHN BOOTH, Hydropathist.

MR. WARD, Crown Street.

CATALOGUES CAN BE HAD ON APPLICATION.

NEAVE & CO.,

2 CANADA BUILDINGS, QUEEN'S PLACE,
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REPRESENTATIVES of Messrs. W. Coward & Sons, of London, who have supplied gas plant and materials to the Australian Gas Light Co., the Newcastle Gas Co., and most of the leading Gas Companies in New South Wales and Queensland for many years past; and of **The Colonial Gas Works Co. (Limited)**, who have supplied the plant for and erected the Gas Works at Wollongong, Grafton, Windsor, Manly, Walsend and Plattsburg.

Gas Engineers and Contractors.—NEAVE & CO. have on their staff an experienced gas engineer, and are prepared to furnish plans and estimates for the erection of Gas Works, and to undertake the execution thereof.

NEAVE & CO are IMPORTERS of GAS WORKS PLANT and Materials; and have on sale retorts, firebricks, fireclay, retort mouthpieces and ironwork, steam jet exhausters, washer scrubbers, station meters and governors, gas mains, tees, bands, and syphons; gas tools, street lamp columns and lanterns, dry and wet gas meters, "Calley's" Torbay paints for gas holders and ironwork, and gas burners, globes, and shades, of the best quality and newest designs.

Street Lamp Columns and Lanterns ("Sydney" and other patterns).

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Gas burners, fittings, globes and shades of the best quality and newest designs.

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THE FRENCH ASPHALTE CO., LONDON.—Pure natural Seyssel Rock Asphalt, Bitumen, &c.

G. GLOVER & CO., LONDON.—Improved Dry Gas Meters.

W. PARKINSON & CO., LONDON.—Wet and Dry Gas Meters, &c.

THE THAMES BANK IRON CO., LONDON.—Pipes, Castings, &c.

D. HULETT & CO., LONDON.—Lamps, Fittings, Chandeliers, &c.

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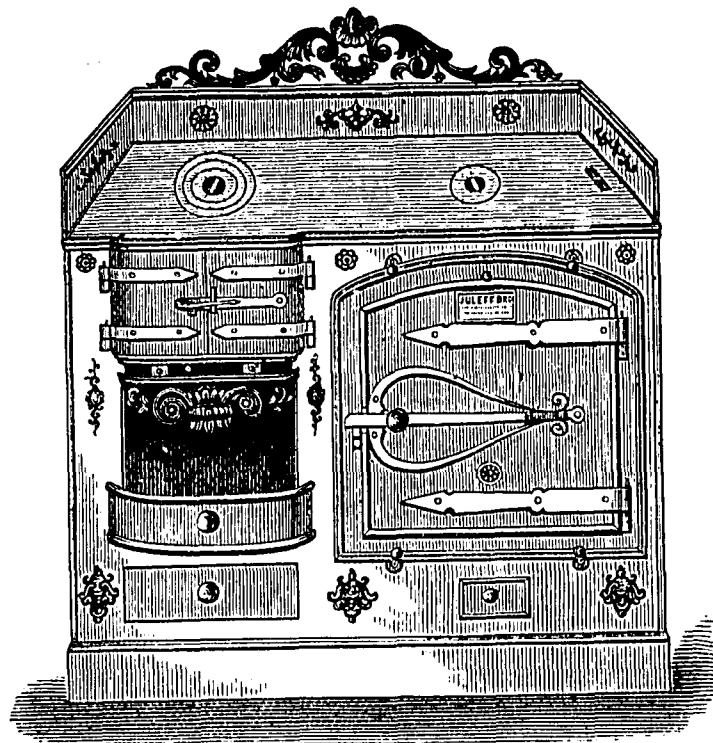
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MESSRS. NEAVE & CO., having had many years' extensive business connections in England, have been enabled to secure such SPECIAL TERMS with various other firms, that they are prepared to execute ORDERS at the most favorable rates, and with the utmost promptitude.

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COOKING STOVES from £2 10s., and are well suited for Country use, they requiring no setting.



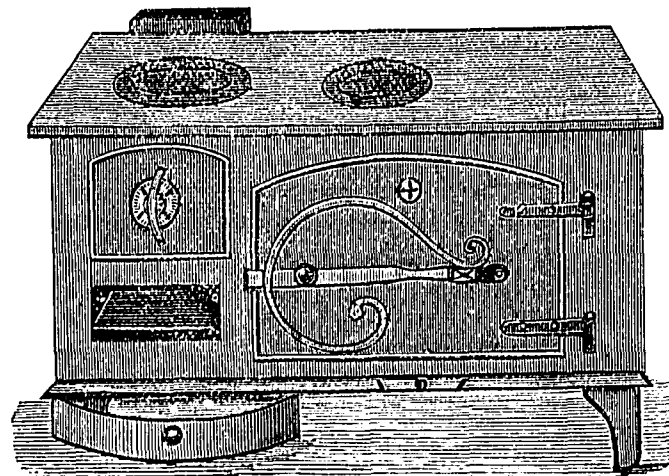
These Stoves have secured Prizes at Exhibitions 1869, 70, 78, 79, 80, 85, and can be relied upon for durability and economy.

JULEFF BROTHERS,

REDFERN FOUNDRY,

86 & 88, REGENT STREET, REDFERN.

Send for Price List and Testimonials.



We have the largest sale of Stoves in the Colony.

ALL DESCRIPTIONS OF HOUSE AND OTHER CASTINGS DONE ON REASONABLE TERMS, AND WITH DESPATCH.

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Prepare Designs and Supervise the Construction of General, Mechanical and Architectural Works, viz:—

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Brickworks, Mills, Factories, Wharves,
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Country Work will receive every attention.

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MORT'S DOCK & ENGINEERING COMPY.

LIMITED.



WORKS—MORT'S BAY.

TOWN OFFICE—33 NEW PITT-ST., SYDNEY.

ENGINEERS, BOILER MAKERS, SHIP BUILDERS,

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Dry Dock, 400 feet long, 68 feet wide, fitted with Patent Keel-blocks. The Patent Slip is capable of taking up Vessels of 1000 tons burthen. A large stock of Spars, Deck Planking, Metal, Oakum, &c., &c., always on hand.

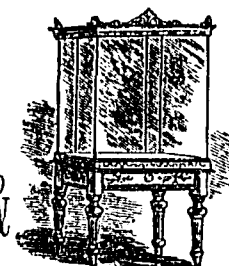
Repairs executed on the shortest notice.

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Air-tight Show

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CABINET MAKERS &



GENERAL JOINERS.

Estimates forwarded to all parts of the Colony for Show Cases, Cabinet Furniture, Shop and Office Fittings, or General Joinery.

Manufacturers of Cornice Poles, Window Cornices, Gypsy & Coffee Tables, &c.

CORNICE POLES ALWAYS KEPT IN STOCK.

Orders promptly executed, carefully packed, and despatched to all parts of the Colony.

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UNION FOUNDRY.

ESTABLISHED 1859.

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BALCONY, TOMB, AND IRON RAILINGS.

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N.B.—COUNTRY ORDERS WILL RECEIVE T. & W.'S PERSONAL ATTENTION, AND BE PROMPTLY ATTENDED TO.

Repair Castings of all Descriptions Executed with Despatch.

Telephone No. 613.

THE PERPETUAL TRUSTEE, EXECUTOR, AND AGENCY COMPANY, Limited.

OFFICES: 105 PITT STREET.

NOMINAL CAPITAL	£250,000
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JOHN M. PURVES

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This Company is now prepared to act as Executors and Trustees under Wills, also to undertake the management of Estates as Assignees, Trustees, Administrators, Receivers, Liquidators, Agents, or under Power of Attorney.

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Hold Regular WEEKLY AUCTION SALES of Produce; in receipt of Fruit, Jam, Hops, Bark, Straw, Chaff, Bran, Seeds, Butter, and every description of Tasmanian Produce.

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Station Requisites Supplied to Order.

BROWN AND BROWN, CITY IRONWORKS, PYRMONT,

Have always in stock and manufacture Bar, Rod, and Angle Iron,
Screen Bars, Colliery and T Rails, any lengths; Cart
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Crank and Jinker Axles made to any size and pattern.
QUARRYMEN'S WEDGES and FORGINGS of EVERY DESCRIPTION.
BALCONY RAILINGS, FRIEZES, BRACKETS, COLUMNS, &c.,
MADE AND FITTED.

Lot of New Patterns to choose from.
IRON & BRASS CASTINGS DONE.
Bolts, Nuts, Rivets, Pile Shoes, and all kinds of Bridge, Wharf,
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Newcastle Coal and Coke delivered to Blacksmiths and Foundries.

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Water Tanks and Water supplied on the shortest notice.
HIGHEST PRICE GIVEN FOR SCRAP IRON.

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HOUSE, LAND, ESTATE, INSURANCE
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GENERAL BUSINESS AGENCY,
ESTABLISHED 1854,
69 & 71 SYDNEY ARCADE,
KING STREET,
SYDNEY.

Properties Let and Sold on Lowest Commission. Rents Collected from
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"PIPE" and I.X.L.

RAZORS AND CUTLERY,

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HARDWARE MERCHANTS
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PETER SUTTON,
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Customs, Shipping, & Forwarding Agent.

GOODS CLEARED FROM SHIP'S SIDE.

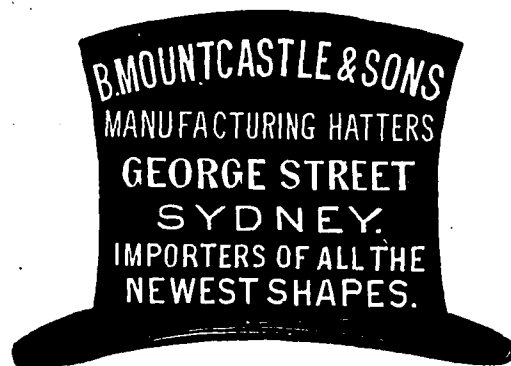
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ARBITRATION STREET, CIRCULAR QUAY.

Hats made to order in



all the Latest Shapes.

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UNDER THE BIG HAT.

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STEAM SAW MILLS & JOINERY WORKS,
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COWAN & LANGLEY,
Foreign & Colonial Timber Merchants,

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All Classes of Joiners' Work in Stock and to Order.

Large Number of American Clear Pine Doors in Stock.

From our Mill at Nambuccra we are able to supply Colonial Hardwood of First-class Quality at Lowest Prices.

JOHN DYNON, SON, & CO.,
265 GEORGE ST., opp. Bond St.,
And at 21 MARGARET LANE, } **SYDNEY,**
MELBOURNE AND LONDON,

IMPORTERS OF

China, Glass, Earthenware, Fancy Goods, &c.

Have constantly arriving Shipments of Latest Patterns in

CHEAP DINNER, TEA, AND BREAKFAST SETS.

The latest productions in Crown, Derby, and Royal Worcester Porcelain. Minton's Breakfast, Dejeuner, and Coffee Sets and Articles.

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HARRIS, GOODWIN & CO.

IRON, HARDWARE, MACHINERY,
EASTERN AND GENERAL INDENT MERCHANTS.

INDENTS executed on the most favorable terms for any description of Merchandise from any part of the world. Liberal advances made on all kinds of Australian produce consigned to them for sale by their London House or any of their Branches.

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ALL ENQUIRIES PROMPTLY RESPONDED TO.

TOWN HALL COFFEE PALACE,

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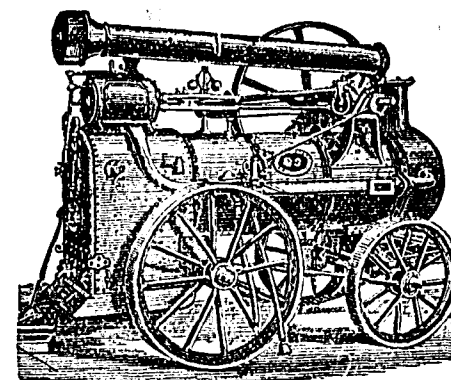
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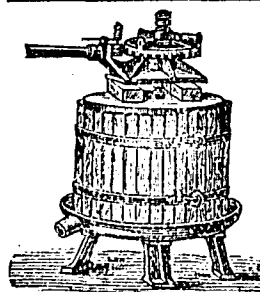
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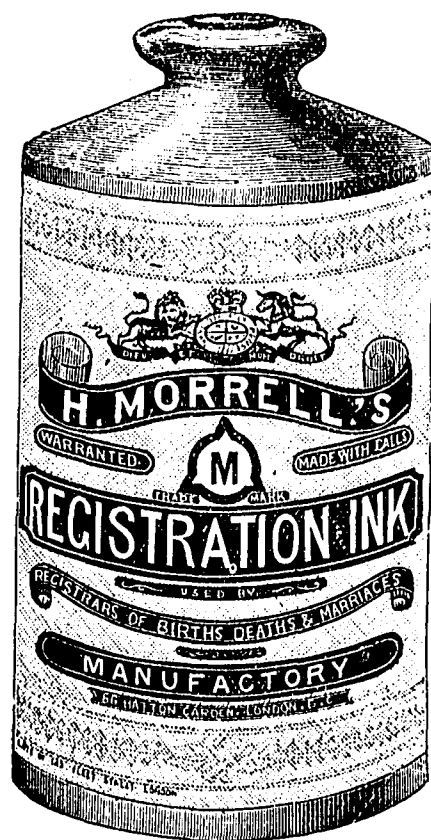
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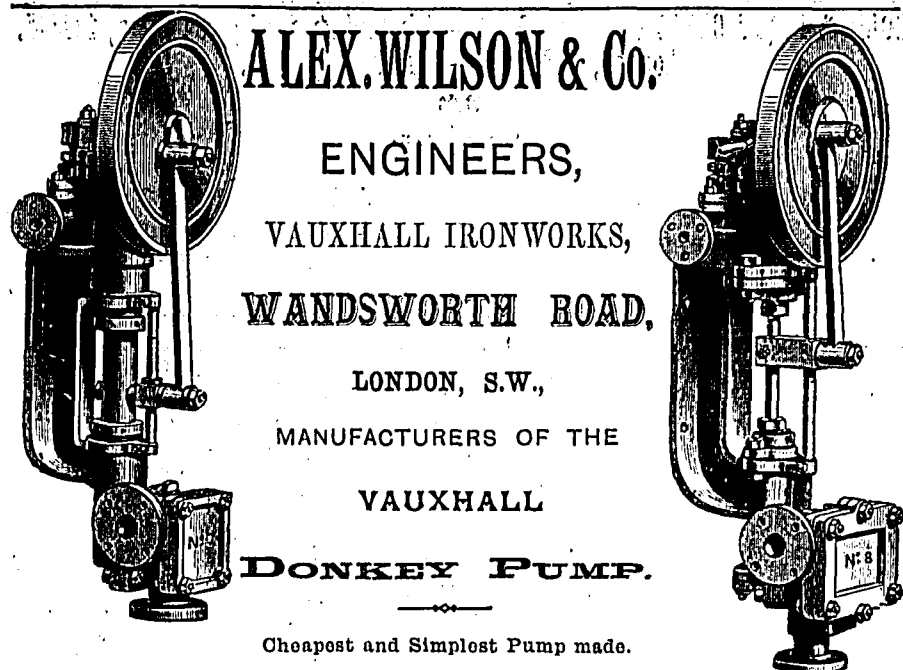
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10	2½	6	1,600	100	22 10 0
11	2½	6	1,800	120	27 0 0
12	3	6	2,100	140	30 0 0
13	3½	7½	2,600	170	36 0 0
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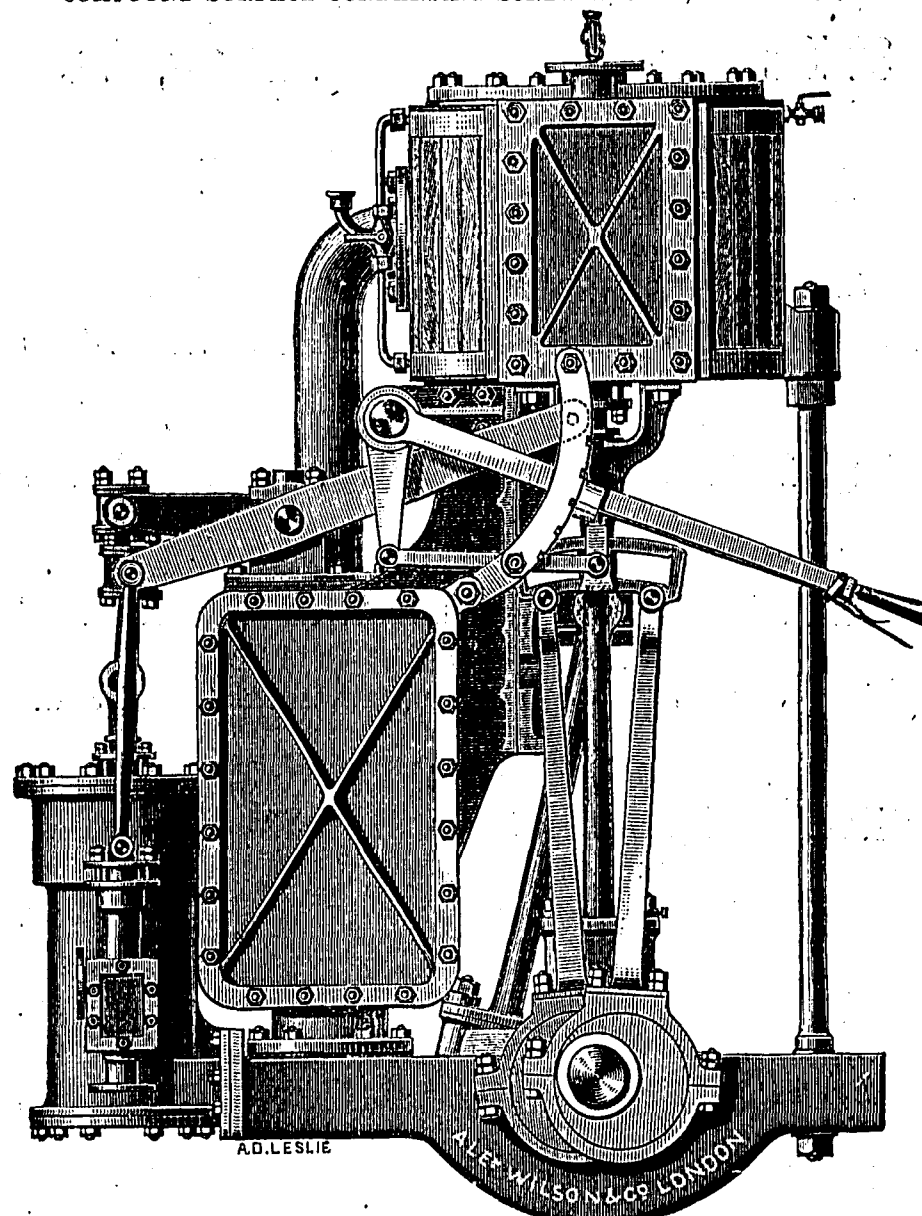
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fourth the time of the old
plan. |
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by heavy winds. | 7.—No drip from condensation. |
| 4.—Squares of glass can be instantly
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