

South British Fire and Marine Insurance Company.

OF NEW ZEALAND.

Capital	£1,900,000
Paid up Capital. Reserves & Undivided Profits Exceed	£420,000
Net Annual Revenue Exceeds	£235,000

SECRETARIES:—J. BATGER, Esq., R. A. CARR, Esq., J. EDSON, Esq., W. C. W. McDOWELL, Esq., C. C. McMILLAN, Esq., J. PEACOCK, Esq., J. H. UPTON, Esq.

BRANCHES IN NEW ZEALAND:—AUCKLAND, A. S. Russell, Manager. WELLINGTON, C. W. Bentow, Manager.
CHRISTCHURCH, C. H. Croxton, Manager. DUNEDIN, R. M. Clark, Manager. NAPIER, A. E. Knight, Manager.
NELSON, H. Edwards, Agent. WANGANUI, Morton Jones, Manager. HOKITIKA, J. W. Wilson, Agent.
GREYMOUTH, J. Nancarrow & Co., Agents

Branches and Agencies throughout the World.

Fire and Marine Risks of every description accepted at Lowest Current Rates.

JAS. KIRKER, General Manager.

OXFORD HOTEL

CHRISTCHURCH.

Good Accommodation for the Travelling Public.

Best Brands of Ales, Wines, and

THOMAS DAILY

PROPRIETOR.

(Late of Winslow, Ashburton.)

THE GLADSTONE COFFEE PALACE

QUAY STREET, AUCKLAND.

THOMAS McLAREN ... Proprietor.
(Late Spargo).

Close to Train and Tram and Wharf. Splendid View of Harbour

Tariff 4s. 6d. per day.

EXCELLENT TABLE

THOS. G. PATRICK

FAMILY BUTCHER,

MACLAGGAN STREET (Next A. and J

M'Farlane's)

SILVERINE

A perfect substitute for Silver at a Fraction of the Cost.

SILVERINE

Is a Solid Metal, takes a High Polish and Wears White all through. More durable than Electroplate, at one-third the cost

SILVERINE

Has given Immense Satisfaction thousands of Purchasers.

SILVERINE

Posted Free to any part of New Zealand at following prices:

Tea, Afternoon and Egg Spoons

5s doz

Dessert Spoons and Forks

10s doz

Table Spoons and Forks

15s doz

SOLE AGENTS

EDWARD REECE & SONS

FURNISHING AND GENERAL IRONMONGERS,

COLOMBO ST., CHRISTCHURCH

Bacon's Livery Stables.

UNDER NEW MANAGEMENT

JAMES JEFFS (late proprietor Rink Stables) begs to notify that he has Purchased Mr Bacon's Sole Right and Interest in the above superbly-appointed and old-established Livery and Bait Stables. Up-to-date Vehicles, best Four-in-hand Turn-out in the Colony, Staunch and Stylish Hacks and Harness Horses. Large staff of competent coachmen. It will be the proprietor's endeavour to maintain the high standard already attained, and merit the liberal patronage accorded Mr Bacon.

S. McBRIDE,

TIMARU.

Direct Importer of MARBLE AND GRANITE MONUMENTS from the best Italian and Scotch Quarries.

A large stock of the Latest Designs to select from at lowest prices.

THE N.Z. EXPRESS CO

LIMITED.

(CAMPELL AND ORUST.)

DUNEDIN, INVERCARGILL GORE CHRISTCHURCH, WELLINGTON, OAMARU, AUCKLAND, & HAWERA.

GENERAL CARRIERS, CUSTOMS, SHIPPING & EXPRESS FORWARDING AGENTS.

PARCELS FORWARDED to any part of the World.

FURNITURE Packed and Removed by our own men throughout New Zealand.

ADDRESS: CRAWFORD STREET,
(Next N.Z. Insurance Co.).

THE MILBURN LIME & CEMENT COMPANY, LIMITED.

PORTLAND CEMENT—Highest Grade, Guaranteed equal to the best Imported Brands.

MILBURN PHOSPHATE—Guaranteed Analysis.

MILBURN LIME—'The Farmers' Friend,' BUILDERS' LIME—'MILBURN.'

AUCKLAND HYDRAULIC LIME—Crown Brand.

HAVOC—The Canadian and Noxious Weed Destroyer.

Special Pamphlets on any of the above may be had on application at the Company's Office.

MASONIC HOTEL

CHRISTCHURCH

Visitors to the above Hotel will receive a

Good Mile Fallow from the Proprietor,

E. POWER

Late of Dunedin.

SANITARY PIPE

AND STONWARE FACTORY

KENSINGTON.

The undersigned, having purchased the above Works, is prepared to sell at Lowest Current Rates.

J. H. LAMBERT,

NORTH-EAST VALLEY AND KENSINGTON.

UNION STEAM SHIP COMPANY OF NEW ZEALAND LIMITED

Steamers are despatched as under (weather and other circumstances permitting):

LYTTELTON and WELLINGTON—

(Booking Passengers West Coast Ports)—

Tuesdays, Thursdays and Fridays.

NAPIER, GISBORNE and AUCKLAND—

Tuesdays and Fridays.

SYDNEY, via WELLINGTON and COOK STRAIT—

Every Thursday.

SYDNEY via EAST COAST PORTS and AUCKLAND—

Every Tuesday

MELBOURNE via BLUFF & HOBART—

Every Sunday.

NELSON and NEW PLYMOUTH, via

Oamaru, Timaru, Lyttelton, & Wellington—

Corinna fortnightly, calling at Akaroa

Monthly.

WESTPORT and GREYMOUTH via Oamaru, Timaru, Lyttelton, and Wellington (cargo only)—

Every Thursday.

SUVA and LEVUKA,

Regular monthly Trips from Auckland

TONGA, SAMOA, FIJI, and SYDNEY—

Regular Monthly Trips from Auckland.

RAROTONGA and TAHITI—

Regular Monthly Trips from Auckland.

CANADIAN-AUSTRALIAN LINE

(Under the British Flag)

via Pacific Islands and Vancouver. Cheapest

Quick Route to Canada, United States

and Europe.

ST. LOUIS EXHIBITION.

Passengers Booked Through at Reduced

TALK IT OVER

As you will,

You must agree on two things—

First, that

Golden Tip

KOZIE TEA

Is the Queen of all 2s Teas

Second, that

Fry's

Coffee Essence

Outclasses all other Coffee Extracts for Purity and Excellence.

W. SCOLAR & CO., Agents.