

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	£285,000

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, O. W. Benbow, 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.

HENDY'S HAIRDRESSING ROOMS,

104 Princes Street,
DUNEDIN.

THE MOST UP-TO-DATE IN CITY.

10 First-Class Assistants.

Ladies' Own Combing made up, and
Hairwork of every description.Illustrated Catalogues Post Free
on application.

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, After noon 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



In 1lb Air-tight Canisters.

A. DURIE & Co, Coffee Specialists
OCTAGON, DUNEDIN.

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.

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 TuesdayMELBOURNE via BLUFF & HOBART—
Every Sunday.ONEHUNGA and NEW PLYMOUTH, via
Oamaru, Timaru, Lyttelton, & Wellington—
Corinna Fortnightly.WESTPORT and GREYMOUTH via Oam-
aru, 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. Cheap-
est Quick Route to Canada, United States
and Europe.

Every four weeks from Sydney and Suva.

THE UNITED Insurance Company, Ltd. Incorporated 1862

FIRE AND MARINE.

CAPITAL - - - £500,000

Head Office - SYDNEY.

Manager: THOMAS M. TINLEY Secretary: MARTIN HAIGH.

BRANCHES:

LONDON—James Rae, Agent; MELBOURNE—T. Lookwood, Res. Sec;
ADELAIDE—J. F. H. Daniell, Res. Sec; HOBART—W. A. Treagar, Res.
Agent; PERTH—J. H. Pronse, Res. Sec; BRISBANE—R. Wickham, Res.
Sec; TOWNSVILLE— —, Dis. Sec; ROCKHAMPTON—H. T. Shaw,
Res. Sec.

NEW ZEALAND BRANCH: Principal Office, WELLINGTON

Directors—NICHOLAS REID, Chairman. MARTIN KENNEDY, R. O'CONNOR
Resident Secretary—JAMES S. JAMESON.
Bankers—NATIONAL BANK OF NEW ZEALAND, LIMITED.

Branches and Agencies:

AUCKLAND—A. E. Dean, Dis. Sec; GISBORNE—Dalgety & Co. Ltd
TARANAKI—D. McAllister; HAWKE'S BAY—J. V. Brown & Son; NELSON
—M. Lightband; MARLBOROUGH—B. Purkies; WESTLAND—T. Eldon
Coates; CANTERBURY—Jameson, Anderson & Co; OTAGO—C. Bayley,
Dis. Sec; SOUTHLAND—T. D. A. Moffett.