

# 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. 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, 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

### HUNTER AND CO.

MONUMENTAL WORKS,

(Corner Colombo Street and South Belt  
 CHRISTCHURCH.

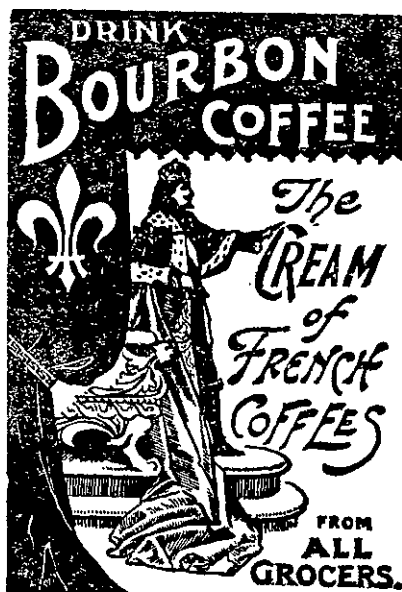
Present Stock is now being offered at a Great Reduction on former prices.  
 Tombstone etc., made to order. Any design.

Concrete Kerbing, Iron Railing, Baptismal Fonts, House Carvings, etc.

## MOTHERS, TAKE CARE OF BABY.

Statistics show a great Mortality amongst Infants, due for the most part to Improper Feeding.

A Grand Food for Infants is "ROBINSON'S PATENT BARLEY." Dr. Pye H. Chavasse says: "It is the very best."



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 Tuesday

MELBOURNE via BLUFF & HOBART—  
 Every Sunday.

ONEHUNGA and NEW PLYMOUTH, via Oamaru, Timaru, Lyttelton, & Wellington—  
 Corinna Fortnightly.

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.

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: BARTIN HAIGH.

#### BRANCHES:

LONDON—James Rae, Agent; MELBOURNE—T. Lookwood, Res. Sec;  
 ADELAIDE—J. F. H. Daniell, Res. Sec; HOBART—W. A. Trogear, Res. Sec;  
 Agent; PERTH—J. H. Prouse, Res. Sec; BRISBANE—E. Wickham, Res. Sec;  
 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  
 TARIKARI—D. McAllura; HAWKE'S BAY—J. V. Brown & Son; NELSON  
 —M. Lightband; MARLBOROUGH—B. Purkiss; WESTLAND—T. Eldon  
 Oates; CANTERBURY—Jameson, Anderson & Co; OTAGO—C. Bayley  
 Dis. Sec; SOUTHLAND—T. D. A. Moffett.