

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

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Branches and Agencies throughout the World. Fire and Marine Risks of every description accepted at Lowest Current Rates.

JAS. KIRKER, General Manager.

Ladies!

who are careful of their personal appearance will be delighted to know of "Neapolitan Massage Cream." It is not a "cold cream" or vaseline preparation, but a genuine toilet medicine. Its use is in removing wrinkles and crow's-feet, freckles and blackheads. By cleansing, it beautifies the skin, and takes away sunburn and tan. It is Healing, Nourishing, and Beautifying. Every lady should have it on her toilet table. In jars, 3s 6d; posted in plain wrappers with directions for use, 3s 9d.

A. M. HENDY,
Toilet Specialist,
PRINCES ST., DUNEDIN.

A SUPPER FOR THE AGED.

Elderly People will find "ROBINSON'S PATENT BARLEY" most suitable for supper. It is easily digested, rich in nutriment, and delightful in taste. Medical Authorities Recommend It.



S. McBRIDE,

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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.

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

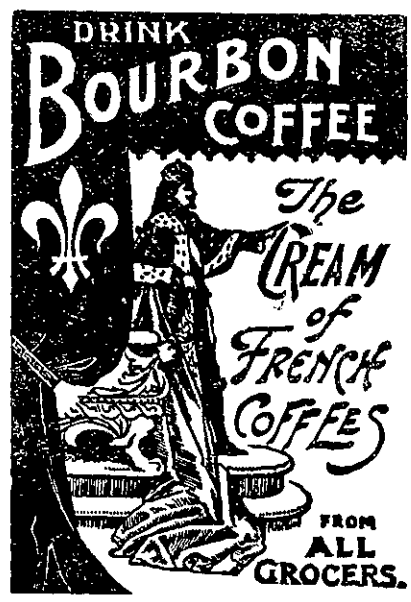
Table Spoons and Forks 15s doz

SOLE AGENTS

EDWARD REECE & SONS

FURNISHING AND GENERAL IRONMONGERS,

COLOMBO ST., CHRISTCHURCH



In 1lb Air-tight Canisters.

A. DURIE & Co, Coffee Specialists

OCTAGON, DUNEDIN.

SUVA and LEVUKA.

Regular monthly Trips from Auckland

TONGA, SAMOA, FIJI, and SYDNEY— Regular Monthly Trips from Auckland.

BAROTONGA 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 -

CAPITAL - - - £500,000

FIRE AND MARINE.

Head Office - SYDNEY.

Manager: THOMAS M. TINLEY Secretary: BARTIN RAIGH.

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.

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