



Smart Novelties for Every Occasion.

READY-TO-WEAR FASHIONS

In Millinery, Blouses, Costumes, Mantles,
Skirts, and Neckwear.

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 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.

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

J. A. O'BRIEN

MERCHANT TAILOR,

Rossbotham's Buildings, Dowling St., Dunedin,

Begs to notify his many friends and the
general public that he has started busi-
ness as a First-class Tailor.

A TRIAL SOLICITED.

Flagstaff Sanatorium (or Nordrach)

HAS been open for the treatment of Con-
sumption and Pleurisy for the past
7½ years. Elevation, 1200 feet. Air always
pure and bracing. Each patient has a
comfortable room, with door opening on to
a glass verandah. The grounds are exten-
sive and well sheltered with pine trees.
Day rooms and lounges for each patient.
For further information apply

THE MATRON,

Flagstaff Sanatorium, near Dunedin.



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

G. MUNRO and SON

[Established 1863]

Monumental Sculptors,

MORAY PLACE (off George Street), DUNEDIN.

Direct Importers of Marble and Granite
Monuments.

Latest Designs to select from at LOWEST PRICES.

Quotations and Designs forwarded on application.

We Invite Your Correspondence.

Proprietors of "K" Brand Oamaru Stone
Quarries.



THE UNITED
CAPITAL

Insurance Company, Ltd. Incorporated
FIRE AND MARINE. 1862

£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. Daniel, Res. Sec; HOBART—W. A. Tregear, Res.
Agent; PERTH—J. H. Prouse, Res. Sec; BRISBANE—E. 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
ARANAKI—D. McAllum; HAWKE'S BAY—J. V. Brown & Son; NELSON
—M. Lightband; MARLBOROUGH—E. Farkiss; WESTLAND—T. Edson
Otago; CANTERBURY—Jameson, Anderson & Co; OTAGO—C. Bayley
Dis. Sec; SOUTHLAND—T. D. A. Moffatt.