Insurance Company, Ltd. III UNITED FIRE AND MARINE.

£500.000

Sydney. **Head Office**

Manager: THOMAS M. TINLEY

Secretary: BARTIN HAIGH.

BRANCHES:

London—Edward Battes, Res. Sec. Melhourne—T. Lockwood, Res. Sec. Adelaide—T. C. Reynolds, Res. Sec. Febart—W. A. Tregear Res. Sec. Perth—J. H. Prouse, Res. Sec. Brisbane—E, Wickham Res. Sec. Townsville—C. W. Gilbert, Dis. Sec. Rockhampton—T, H. Shaw, Dis. Sec.

NEW ZEALAND BRANCH: Principal Office, WELLINGTON

Directors—NICHOLAS REID, Chairman. MARTIN KENNEDY, R. G'CONNO Resident Screetary—JAMES S. JAMESON.

Bankers-NATIONAL BANK OF NEW ZEALAND, LIMITED.

Branches and Agencies:

Auckland-L. W. D. Andrews, Dis. Sec. Gisborne-Dalgety and Co.
Ltd. Taranaki-D. McAllum. Hawke's Bay-J. V. Brown and
Sons (Fire); W. Kinross White (Marine). Nelson-M. Lightband,,
Marlborough-B. Purkiss; Westland-T. Eldon Coates; Canterbury-W. B. McKenzie, Dis. Sec. Otago-J. R. Cameron, Dis. Sec.
Southland-T. D. A. Mosfett, Agent. Camaru-E. Piper, Agent.

A. & J. BURK

Certificated Plumbers and Drainers Dunedin Drainage & Sewerage Board,

Gasfitters & Ironworkers 120 GT. KING STREET

All Orders Promptly attended to. Satisfaction Guaranteed. Telephone 680

Private Address :- 22 Calder St., St. Kilda.

H UGH GOURLEY
continues the Undertaking Business as formerly at the Establishment, corner Clark
and Maclaggan streets, Dunedin,
Funerals attended in M

Funerals attended in Town or Country with promptness and economy.

NION 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, Wednesdays and Fridays.

NAPIER, GISBURNE and AUCKLAND-Tuesdays and Fridays.

SYDNEY, via WELLINGTON and COOK STRAIT

... Every Wednesday

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.

WESTPORT and GREYMOUTH via Cam-aru, Timaru, Lyttelton, and Wellington (cargo only)—calling at Picton fortnightly.

Every Thursday.

SUVA and LEVUKA.

Begular monthly Trips from Auckland
TONGA, SAMOA, FIJI, and SYDNEY—
Begular Monthly Trips from Auckland.
BAROTONGA and TAHITI,—
Begular Monthly Trips from Auckland,

CANADIAN-AUSTRALIAN LINE (Under the British Flag)

via Pacific Islands and Vanceuver. Chear est Quick Route to Canada, United States and Europe Cheap

POMMERCIAL VISIBLE TYPEWRITER

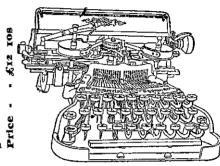
Has the GOOD POINTS of all Typewriters combined in one-

> Universal Keyboard I Visible Writing ! Ball-Bearing Carriage 1 Extreme Speed (Perfect Alignment 1 Simplicity 1 Durability !

sole The Typewriter Exchange

29 Bond Street, Dunedin

Telephone 1830......



To Drain Pipe Users.

. . TRY OUR . .

CEMENT PIPES

Uniform in size. Cylindrical inside and out perfectly straight, thoroughly matured.

SIZES, 4in to 24in

Three feet lengths, giving the advantage of fewer joints.

Prices and further information from makers:

The Milburn Lime & Cement Co: Limited 37 CUMBERLAND STREET

KASH FOR "KOZIE" KONSUMERS.
"Kozie" Tea Distribution of Cash Prizes takes place After December 7. Send in your Coupons before then. Eighty-six prizes, value £55, distributed half-yearly.

The Whole Story

Of the Wonderful Success of HICHLANDER CONDENSED MILK Lies in its Goodness.

IT'S GOOD in regard to Purity, being positively germ tree.

IT'S GOOD in regard to Quality—full cream and delicious.

IT'S GOOD in Appearance, posse sing the pure warm cream colour.

IT'S GOOD in Value; a product of our own Dominion, it took the Gold Medal at London Cystal Palace Exhibition.

IT'S GOOD for Cooking and Table Use, as thousands of housewives know.

GOOD for Infants and Invalids—nourishes and gives strength.

IT'S GOOD Any Where, Any Time-where-ever good milk is wanted.

Don't be tripped into taking "Just-as-Goods," but insist on the Real, Genuine HIGHLANDER CONDENSED MILK. . . .

A GOOD WATCH for 22/6



LEVER WATCH, of Highgrade Swiss make; open face; keyless; gold minute and second hands; bevelled crystal; non magnetic; dustproof double case of solid nickel.

A Watch that will keep perfect time, is strong, handsome, and serviceable.

Post Free anywhere in New Zealand for 22/6

EDWARD REECE & SONS

Colombo St., Christchurch.

DACKED IN AIRTIGHT PACKETS.

"KOZIE" Tea is fragrant and aromatic "KOZIE" Tea is fragrant and aromatic because it is packed in airtight parchment-lined packets. Thus it has the same fresh-ness, the same richness, as when it left the Far East. No. 2 "Kozie," 1/8 only.

Coupous each packet,

ROBERT EWING | THOMAS A FRASER, Jun

EWING, FRASER, AND

GENERAL COMMISSION And

ESTATE AGENTS,

PROPERTY SALESMEN, SHARE-BROKERS and FINANCIAL AGENTS.

Bills Discounted, and Advances Made on Freehold and Leasehold Properties Bond Warrants, and Trade Securities

QUEEN'S ROOMS,