

Established 1859.

NEW ZEALAND INSURANCE COMPANY LIMITED.

(FIRE, MARINE AND ACCIDENT).

Capital -	-	-	-	£1,500,000
Paid-up Capital and Reserves -	-	-	-	£690,000
Net Revenue for 1907 -	-	-	-	£642,759

THE PREMIER COLONIAL COMPANY

Fire, Marine and Accident Risks accepted at Lowest Current Rates. Losses settled with promptitude and liberality.

OTAGO BRANCHES { FIRE AND MARINE—Corner of Rattray and Crawford Streets, Dunedin. WILLIAM I. BOLAM, Manager.
 ACCIDENT DAVID T. BROWNLIE, Manager.
 FIRE, MARINE AND ACCIDENT—Thames Street, Oamaru. JAS. B. E. GRAVE, Manager.



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Octagon, Dunedin

MEN'S WINTER NEEDS

The Short and Sharp Days of Winter are now with us. Wise men will not delay to provide themselves with seasonable apparel. Do not risk the colds of early winter but come straight to us for needful clothing at the right prices.

Dependable Goods - Distinct Values

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GENTLEMEN'S RAIN-COATS, MOTOR AND DRIVING COATS, PYJAMAS, UNDERVESTS AND PANTS, CRIMEAN SHIRTS, LINED GLOVES, WINTER HOSE AND HALF-HOSE, RUGS, &c.

The South British Insurance Company, Limited.

Capital ...	...	...	...	£2,000,000
Accumulated Funds ...	...	...	...	£532,000

The following Risks are accepted at Lowest Current Rates:—

Fire, Marine, Mortgages' Indemnity, Employers' Liability, Workers' Compensation, Ordinary Accident, Public Risk, Plate Glass, Burglary, Fidelity Guarantee.

The SOUTH BRITISH COMPANY'S "Up-to-Date" Policy is the most liberal yet offered to the Public in New Zealand.

JAS. KIRKER,

General Manager.

BRANCHES AND AGENCIES EVERYWHERE.

GOLD FEET are Fatal to Comfort

To Minimise Discomfort At Night

BALLANTYNE'S

Are Selling SLEEPING SOCKS OF PURE WOOL

From 1/11 to 5/6 per pair

They are said to be Most Efficacious

Just what is best for Winter is submitted throughout Ballantyne's Warehouse

Cashel and Colombo Streets - Christchurch

