

The **UNITED INSURANCE CO., LTD** INCORPORATED 1882

**Fire and Marine**

**HEAD OFFICE - SYDNEY**

Manager : **THOMAS M. TINLEY**      Secretary : **BARTIN HAIGH**

**BRANCHES:**

London...Edward Batten, Res. Sec. Melbourne—T. Lockwood, Res. Sec. Adelaide—T. C. Reynolds, Res. Sec. Hobart—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. O'Connor

Resident Secretary—James S. Jameson

Bankers—**NATIONAL BANK OF NEW ZEALAND, LTD.**

**Branches and Agencies:**

Auckland—L. W. D. Andrews, Lis. Sec. Gisborne—Dalgety and Co Ltd. Taranaki—D. McAlum. Hawke's Bay—J. V. Brown and Foss (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. Moffett, Agent. Oamaru—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.

**THOMAS COOK AND SON**

PASSENGER AGENTS FOR ALL  
LINES.

Before booking your passage to London  
or elsewhere, write for "COOK'S SAILING  
LIST," with map, posted free, giving  
FARES and DATES of Sailing by all  
Lines.

No Commission Charged.

**COOK'S SHIPPING OFFICE**  
Exchange Buildings, Water Street.

**UNION STEAM SHIP COM  
PANY OF NEW ZEALAND, LTD.**

Steamers are despatched as under  
(weather and other circumstances  
permitting):

**LYTTIELTON and WELLINGTON—**  
(Booking Passengers West Coast Ports)  
Tuesdays, Wednesdays, and Fridays.

**NAPIER, GISBORNE, 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 and HOBART—**  
Every Sunday.

**NELSON and NEW PLYMOUTH, via  
Oamaru, Timaru, Lyttelton, and Well-  
ington—**  
Corinna Fortnightly.

**WESTPORT and GREYMOUTH—** via  
Oamaru, Timaru, Lyttelton, and Well-  
ington (cargo only)—calling at Picton  
fortnightly—  
Every Thursday.

**SUVA and LEVUKA**  
Regular monthly trips from Auckland  
**TONGA, SAMOA, FIJI, and SYDNEY—**  
Regular Monthly Trips from Auckland.  
**RARATONGA 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

**MACARTHY & CLARK**

HOUSE FURNISHERS,  
UPHOLSTERERS  
PIANO IMPORTERS.

PIANOS SOLD AT WHOLESALE  
PRICES.

Cash or Terms. Old Pianos taken in  
exchange for new ones.

Old furniture repaired and made equal  
to new.

**ARMAGH ST. CHRISTCHURCH.**

**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.

Pricers and further information from  
the makers.

**The Milburn Lime and Cement Co., Ltd.**  
**1137 CUMBERLAND STREET.**

**IF YOU COULD ONLY SEE the INSIDE,**  
then you could tell the genuine  
"HIGHLANDER" Condensed Milk  
at a glance. Its pure, deep,  
creamy colour would tell its own  
tale. Its rich, luscious flavour  
is obtained only by the purest  
of New Zealand milk condensed  
with fine cane sugar. It is free  
from all foreign matter such as  
starch, preservatives, etc.

**LOOK FOR THE "HIGHLANDER"**  
on the label. The figure of a  
Highland soldier on the label  
is proof that it's the genuine,  
and therefore fit and suitable for  
feeding the most delicate baby  
and the choicest for Cooking  
and Table use.

**DON'T BE "BAMBOOZLED"**  
into taking brands that are  
claimed to be "just about as  
good," insist on the one and only

**"Highlander"**  
**CONDENSED MILK.**  
"You can depend upon it."

**A. J. SULLIVAN,**  
7 Crawford Street, Dunedin.  
District Manager of the  
**AUSTRALIAN ALLIANCE ASSURANCE  
COMPANY (Fire).**  
**NORWICH AND LONDON ACCIDENT  
INSURANCE ASSOCIATION.**  
Telephone No. 877.

**ABOUT  
SILVERINE**

Have you heard of Silverine, the  
splendid new Substitute for Silver?  
Spoons, forks, etc., made from this  
metal are even more durable than  
silver. They are the same color  
throughout—no coating of plate to  
wear off—and are quite unaffected  
by fruit acids, etc.

Then, look at the difference in  
price—

Afternoon Teaspoons ...	5/- per doz.
Teaspoons ...	5/- per doz.
Dessert Spoons ...	10/- per doz.
Dessert Forks...	10/- per doz.
Table Forks ...	15/- per doz.
Table Spoons ...	15/- per doz.

The above are all in Old English  
Pattern—handsome goods that will  
look well on any table, and will last  
a lifetime.

Write to-day for what you require  
in table silver. These goods will be  
sent post free by return mail.

**EDWARD REECE & SONS**  
Colombo St., Christchurch.

**KELLY AND MOORE**  
Wholesale Boot Manufacturers  
and Importers.

**AUCKLAND.**

Robert Ewing      Thomas A. Fraser, jun

**EWING, FRASER, AND CO**

GENERAL COMMISSION AND  
ESTATE AGENTS,  
PROPERTY SALESMEN, SHARE-  
BROKERS, AND FINANCIAL AGENTS.

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

**QUEEN'S ROOMS,  
CRAWFORD STREET, DUNEDIN**