

# The UNITED INSURANCE CO., LTD

INCORPORATED

1882

Fire and Marine

HEAD OFFICE

SYDNEY

Manager: THOMAS M. TINLEY

Secretary: BARTIN HAIGH

## BRANCHES:

London...Edward Bates, Res. Sec. Melbourne—T. Lockwood, Res. Sec. Adelaide—T. C. Reynolds, Res. Sec. Hobart—W. A. Tregear Res. Sec. Perth—J. H. Prowse, 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. Jamieson

Bankers—NATIONAL BANK OF NEW ZEALAND, LTD.

Branches and Agencies:

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

## UNION STEAM SHIP COMPANY OF NEW ZEALAND, LTD.

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

LYTTELTON and WELLINGTON—  
(Booting 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 Wellington—  
Coriana Fortnightly.

WESTPORT and GREYMOUTH—via Oamaru, Timaru, Lyttelton, and Wellington (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.  
BARATONGA and TAHITI—  
Regular monthly Trips from Auckland.

CANADIAN-AUSTRALIAN LINE  
(Under the British Flag)  
via Pacific Islands and Vancouver. Cheap  
and Quick Route to Canada, United  
States, and Europe—  
Every Four Weeks from Sydney and Suva

- THREE GOLD MEDALS -

MILBURN CO'S

## Portland Cement

Awarded GOLD MEDAL at the Franco-British Exhibition, London, 1908.

GOLD MEDAL at the N.Z. International Exhibition, Christchurch, 1906-7.

GOLD MEDAL at the N.Z. and South Seas Exhibition, Dunedin, 1889-90.

We Make One Brand Only.  
The Best that can be Made.

The Milburn Lime and Cement Co., Ltd.  
57 Cumberland St, Dunedin.

## FORRESTER, DOW & CO.

Sole Agents for the  
Standard "Rotary Shuttle,"  
And

Jones' Sewing Machines.

Best House in City for

Prams and Go - Carts.

Repairs Guaranteed.

Note the Address:

52 PRINCE STREET, DUNEDIN

## "Oh! that Milk!"

"It's gone sour"

"It's used up"

"It's late in coming"

"It tastes unpleasantly"

"It's not the least fresh"

YES! the milk is, indeed, a constant worry to the Housekeeper, and, very often, a real danger to infants.

But, in homes where "HIGHLANDER" is used there's No Trouble.

In addition to its convenience and handiness, "HIGHLANDER" is so rich in cream, that it can be used readily for any purpose where milk is required.

Its purity and freedom from pathogenic germs make it the ideal food for infants.

Every Grocer and Storekeeper sells "HIGHLANDER," and to be without "HIGHLANDER" in the house is to add to your worries quite needlessly.

You are sure to find it a perfect boon and an immense help.

### "HIGHLANDER" CONDENSED MILK

is "Full Cream" and "You can depend upon it."

## EUROPEAN HOTEL

GEORGE STREET, DUNEDIN.

Good Accommodation for Travelling Public  
Best Brands of Wines and Spirits kept—

J. MORRISON - Proprietor.  
(Late Ranfurly, Central Otago).

## THE BEST GUNS

The Best Guns are the only guns you want to consider when selecting your gun for this season, and you can secure a wide choice of thoroughly reliable guns by the most dependable makers—the Best Guns—by ordering at Reece's....

You can do so easily and with perfect satisfaction, even though you live far away from our store, for we will send you on request our complete illustrated catalogue, which describes and shows the prices of the different makes of guns we stock....

Write now for this catalogue. It will reach you by return. Remember every gun quoted is of guaranteed high quality....

## EDWARD REECE & SONS

Colombo St., Christchurch.

## GROSVENOR HOTEL

Cr. Moorhouse Avenue and Madras Street, CHRISTCHURCH.

(Immediately opposite Railway Station). Electric cars passing frequently. Internal arrangements thoroughly renovated. Best brands of wines and spirits. Charges Moderate.

J. JACKSON.....Proprietor.

## WHO GETS YOUR MONEY?

YOU OR THE OTHER FELLOW?

READ THIS: IT WILL SAVE YOU £2.

For a long time now the credit tailors have been charging the men of this town 5 and 6 guineas for their suits—they've had to do it, they really can't do it for less. They have the writer's sympathy. But when it comes to a matter of business, sympathy isn't what's wanted. Sympathy for wrong methods of conducting business, sympathy for antiquated systems of manufacturing, doesn't do anybody any good. The only way to help people—to help the public—to help you in the matter, is to get in and make things different—to do things right, and that's just what I've done. I've made it possible for you to get a suit made to your measure for £2 10s, £2 15s, £3 3s, £3 5s, £3 10s, or £3 15s; that is, at least as good, and probably better, than the suits you've always had to pay the credit tailor 5 and 6 guineas for. It's simply by having my garments cut by the highest skilled cutters in the country, made by expert workers on modern lines, and the enormous quantity of suits made per week, that I can show you such a saving on such a high grade suit. Then, of course, I do not give credit, I make no bad debts. If I did, I'd have to charge you 5 and 6 guineas for my suits, too. No, when you order your suit here, you pay for what you get, not for what the other fellow gets, and it's because men are too level-headed to go on paying money for what they don't get, that this business is expanding so rapidly. It's saving money for men, and giving satisfaction to all everywhere. The fact is, the fellows who don't pay for their suits have been living on you in the past. You've had to pay for their suits as well as your own. Cut them in the future. Refuse to pay for what they get. Pay for what you get, nothing more. You'll do this when you place your order here. I want you to place your order for Easter now, if you can; it will save you the possibility of disappointment. Just send a postcard or wire, and it will secure you your suit before Easter. Do it now—it means money saved to you. I will forward you a fine range of samples (the newest and best) at once. My address is: GEORGE DAVIES, 196 Colombo street, Christ-