

# THE SOUTH BRITISH FIRE AND MARINE INSURANCE COY. OF NEW ZEALAND.

Capital: £1,900,000.

Paid-up Capital, Re-Insurance, and General Reserve Funds Exceeds £260,000.

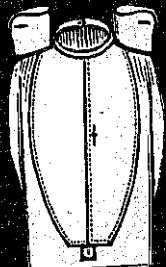
Head Office: Corner of Queen and Shortland Sts., AUCKLAND.

*Fire and Marine Risks of Every Description are accepted*

**At LOWEST CURRENT RATES.**

The Company is noted for its promptitude and liberality in dealing with losses, and, being a LOCAL INSTITUTION, all profits are retained within the Colony.

**JAMES KIRKER, General Manager.**

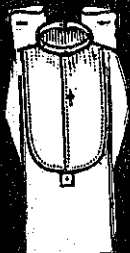


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# 'ZEALANDIA' SHIRT

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**WHITE SHIRTS AND COLLARS**  
**OUR SPECIALTY.**



**CITY SHIRT**

TO BE HAD OF ALL MERCERS AND STOREKEEPERS.

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The only and original H. J. SPEER, M.D., who for the last two years has been practising in Wellington and Dunedin, has now permanently settled in the above city, and has opened his medical offices for the speedy and permanent cure of Chronic and Nervous Diseases, Kidney and Bladder troubles. Specialities—all Skin Diseases, from whatever cause, positively cured. Stomach and Liver troubles attended to in their various forms. Symptoms of the above diseases are as follows: depression of spirits, heavy breathing, desire to avoid society, bad taste in mouth, constipation piles, cold hands and feet, gloomy, tired in the morning, or in other words, prematurely old.

Treatment adopted is that which is universally used as the modern treatment in America.

People at a distance can be treated at home, describing their case by letter.

Females who are delicate, and who suffer from irregularities, can be furnished with Pills according to the United States Dispensatory. Rates, 10/6; extra strong, 20/-.

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AUSTRALIAN AGENTS FOR

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Incorporated American Export Merchants  
**NEW YORK,**

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NEW ZEALAND REPRESENTATIVE:

**J. FORSYTH CONNELLY,**  
FORT STREET, AUCKLAND.

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KHYBER PASS,

AUCKLAND.

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OUR CELEBRATED

LION BRAND

ALES AND STOUT.

Both Draught and Bottled!!