South British Fire and Marine Insurance Company.

Capital Paid up Capital. Reserves & Undivided Profits Exceed Net Annual Revenue Excesds

£1,900,000 £420,000 £285,000

SECRETARIES: -J. BATGER, Esq., B. A. CARR, Fsq., J. EDSON. Esq., W. C. W. McDOWELL Esq. C. C. McMillan, Esq., J. PEACOCK, Esq., J. H. UPTON, Esq.

BRANCHES IN NE V ZEALAND: -- Auckland, A. S. Russ P., Manager, V. Christohurch, C. H. Croxton, Manager, Dunedin, R. M. Clork, Manager, Nelson, H. Edwards, Agent. Wanganui, Morton Jones, Manager. GREYMOUTH, J Nancarrow & Co, Agents

WELLINGTON, C. W. Benbow, Manager.
NAPIEB, A. E. Knight, Manager.
HOKITIKA, J. W. Wilson, Agent. Knight, Manager.

Branches and Agencies throughout the World.

Fire and Marine Risks of every description accepted at Lowest Current Rates. JAS. KIRKER, General Manager.

HENDY'S HAIRDRESSING ROOMS.

104 Princes Street. DUNEDIN.

THE MOST UP-TO-DATE IN CITY. 10 First-Class Assistante.

Ladies' Own Combings mare up, and Hairwork of every description.

Illustrated Catalogues Post Free on application.

SILVERINE

A perfect substitute for Silver at a Fraction of the Cost.

SILVERINE

Is a Solid Metal, takes a High Polish and Wears White all through. More durable than Electroplate, at onethird the cost

SILVERINE

Has given Immense Satisfaction thoneands of Purchasers.

SILVERINE

Posted Free to any part of New Zealand at following prices: Tea, Afternoon and Egg Spoons 5s doz

Dessert Spoons and Forks 10s doz 158 doz

Table Spoons and Forks

BOLE AGENTS

EDWARD REECE & SONS

FURNISHING AND GENERAL IRONMONGERS.

COLOMBO ST., CHRISTCHURCH

KEEN'S **OXFORD** BLUE

IS POPULAR

Because it is full weight Because it is always reliable, and Because it has stood the test of Time

Bacon's Livery Stables. UNDER NEW MANAGEMENT

JAMES JEFFS (late proprietor Rink tables) begs to notify that he has Purchased Mr Bacon's sole Right and Interest in the above superbly-appointed and oldestablished Livery and Bast Stables. Up-to-date Vehicles, best Four-in-hand Turn-out in

the Colony, Staunch and Stylish Hacks and Harness Horses Large staff of competent coachmen. It will be the pro rictor's endea-vour to maintain the high standard already attain d, and merit the liberal parouage ccorded Mr Bacon,

S. McBRIDE,

TIMARU.

Direct Importer of MARBLE AND GRANITE MONUMENTS from the best Italian and Scotch Quarries.

A large stock of the Latest Designs to select from at lowest prices.

THE N.Z. EXPRESS CO

(CAMPBELL AND CRUST.)

DUNEDIN, INVERCARGILL CORE CHRISTOHURCH, WELLINGTON, OAMARU, AUCKLAND, & HAWERA.

GENERAL CARRIERS, CUSTOMS, SHIPPING & EXPRESS FORWARDING AGENTS.

PARCELS FORWARDED to any part of the World.

FURNITURE Packed and Removed by our own men throughout New Zealand.

ADDRESS . CRAWFORD STREET. (Next N.Z. Insurance Co.).

THE MILBURN LINE & CEMENT COMPANY, LIMITED.

PORTLAND CEMENT-Highest Grade. Guaranteed equal to the best Imported Bands.

MILBURN PHOSPHATE - Guaranteed Analysis.

MILBURN LIMA-' The Farmers' Friend.' BUILDERS' LIME—' MILBURN.'

AUCKLAND HYDRAULIC LIME-Crown Brand.

HAVOC' — The Canadian and Noxious Weed Destroyer,

Special Pamphlets on any of the above may be had on application at the Company's Office

MASONIC HOTEL

CHRISTCHURCH

Visitors to the above Hotel will receive a

Cead Mile Failte from the Proprietor,

E. POWER

Late of Dunedin.

SANITARY PIPE

AND STONEWARE FACTORY KENSINGTON,

The undersigned, having purchased the above Works, is prepared to sell at Lowest Current Rates.

J. H. LAMBERT,

NORTH-EAST VALLEY AND KEPSINGTON.

NION STEAM SHI COMPANY OF NEW ZEALAND LIMITED SHIP

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

LYTTELTON and WELLINGTON-(Booking Passengers West Coast Ports)-Tuesdays, Thursdays and Fridays,

NAPIER, GIEBORNE and AUCKLAND-Tuescays and Fridays,

SYDNEY, via WELLINGTON and COOK STRAIT—

Lvery Thursday.

SYDNEY via EAST COAST PORTS and ALCELAND --

Every Tuesday

MELBOURNE via BLUFF & HOBART -Every Sunday.

NELSON and NEW PLYMOUTH, via Oamaru, Timaru, Lyttelton, & Wellington— Corinna Fortnightly, calling at Ak troa Monthly.

WESTPORT and GREYMOUTH via Camaru, Timaru, Lyttelton, and Wellington (cargo only) — Lvery Thursday.

SUVA and LEVUKA.

Regular monthly Trips from Auckland

TONGA, SAMOA, FIJI, and SYDNEY-Regular Monthly Trips from Auckland.

RAROTONGA and TAHITI.-Regular Montally Trips from Anokland.

CANADIAN-AUSTRALIAN LINE

(Under the British Flag)

via Pacific Islands and Vanceuver. Ches est Quick Route to Conada, United States and Europe.

Don't Use Inferior Cheap Blue