

South British Fire and Marine Insurance Company.

OF NEW ZEALAND.

Capital	...	...	...	...	£1,900,000
Paid up Capital, Reserves & Undivided Profits Exceed	...	...	...	...	£420,000
Net Annual Revenue Exceeds	...	...	...	...	£285,000

SECRETARIES:—J. BATGER, Esq., R. A. CARR, Esq., J. EDSON, Esq., W. C. W. McDOWELL, Esq., C. C. McMILLAN, Esq., J. PEACOCK, Esq., J. H. UPTON, Esq.

BRANCHES IN NEW ZEALAND:—AUCKLAND, A. S. Russell, Manager. WELLINGTON, C. W. Benbow, Manager.
 CHRISTCHURCH, C. H. Croxton, Manager. DUNEDIN, R. M. Clark, Manager. NAPIER, A. E. Knight, Manager.
 NELSON, H. Edwards, Agent. WANGANUI, Morton Jones, Manager. HOKITIKA, J. W. Wilson, Agent.
 GREYMOUTH, J. Nancarrow & Co., Agents

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 Assistants.
 Ladies' Own Combing made up, and
 Hairwork of every description.
 Illustrated Catalogues Post Free on application.

Bacon's Livery Stables.

UNDER NEW MANAGEMENT

JAMES JEFFS (late proprietor Rink Stables) begs to notify that he has Purchased Mr Bacon's Sole Right and Interest in the above superbly-appointed and old-established Livery and Bait 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 proprietor's endeavour to maintain the high standard already attained, and merit the liberal patronage accorded Mr Bacon.

THE MILBURN LIME & CEMENT COMPANY, LIMITED.

PORTLAND CEMENT—Highest Grade. Guaranteed equal to the best Imported Brands.
 MILBURN PHOSPHATE—Guaranteed Analysis.
 MILBURN LIME—'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

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 one-third the cost

SILVERINE

Has given Immense Satisfaction thousands 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
 Table Spoons and Forks 15s doz

SOLE AGENTS
EDWARD REECE & SONS
 FURNISHING AND GENERAL IRONMONGERS,
 COLOMBO ST., CHRISTCHURCH

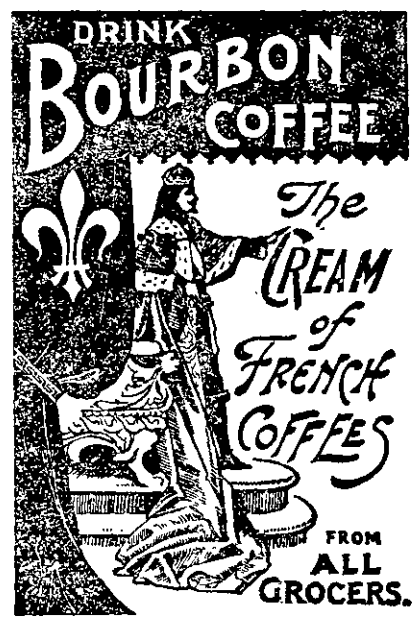
SANITARY PIPE AND STONWARE FACTORY KENSINGTON.

The undersigned, having purchased the above Works, is prepared to sell at Lowest Current Rates.
 J. H. LAMBERT,
 NORTH-EAST VALLEY AND KENSINGTON.

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.



In 1lb Air-tight Canisters.
A. DURIE & Co, Coffee Specialists
 OCTAGON, DUNEDIN.

UNION STEAM SHIP COMPANY OF NEW ZEALAND LIMITED

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

LYTTELTON and WELLINGTON—(Booking Passengers West Coast Ports)—Tuesdays, Thursdays and Fridays.
 NAPIER, GISBORNE and AUCKLAND—Tuesdays and Fridays.
 SYDNEY, via WELLINGTON and COOK STRAIT—Every Thursday.
 SYDNEY via EAST COAST PORTS and AUCKLAND—Every Tuesday
 MELBOURNE via BLUFF & HOBART—Every Sunday.
 NELSON and NEW PLYMOUTH, via Oamaru, Timaru, Lyttelton, & Wellington—Corinna Fortnightly, calling at Akaroa Monthly.
 WESTPORT and GREYMOUTH via Oamaru, Timaru, Lyttelton, and Wellington (cargo only)—Every Thursday.

SUVA and LEVUKA.
 Regular monthly Trips from Auckland TONGA, SAMOA, FIJI, and SYDNEY—Regular Monthly Trips from Auckland. RAROTONGA and TAHITI—Regular Monthly Trips from Auckland.

CANADIAN-AUSTRALIAN LINE (Under the British Flag) via Pacific Islands and Vancouver. Cheapest Quick Route to Canada, United States and Europe.

THE UNITED Insurance Company, Ltd. Incorporated 1862

FIRE AND MARINE.

CAPITAL - - - - - £500,000

Head Office - SYDNEY.
 Manager: THOMAS M. TINLEY, Secretary: BARTIN HAIGH.

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, LIMITED.

BRANCHES:
 LONDON—James Rae, Agent; MELBOURNE—T. Lookwood, Res. Sec;
 ADELAIDE—J. F. H. Daniell, Res. Sec; HOBART—W. A. Tregar, Res. Agent;
 PERTH—J. H. Prouse, Res. Sec; BRISBANE—R. Wickham, Res. Sec;
 TOWNSVILLE—Dis. Sec; ROCKHAMPTON—H. T. Shaw, Res. Sec.

Branches and Agencies:
 AUCKLAND—A. E. Dean, Dis. Sec.; GISBORNE—Dalgety & Co, Ltd
 TARANAKI—D. McAlhim; HAWKES BAY—J. V. Brown & Son NELSON
 —M. Lightband; MARLBOROUGH—B. Furkiss; WESTLAND—T. Eldon
 Coates; CANTERBURY—Jameson, Anderson & Co; OTAGO—C. Bayley
 Dis. Sec; SOUTHLAND—T. D. A. Moffett.