

# 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. CARE, 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, G. 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.

## 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 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 KENSINGTON.

## Bacon's Livery Stables.

UNDER NEW MANAGEMENT

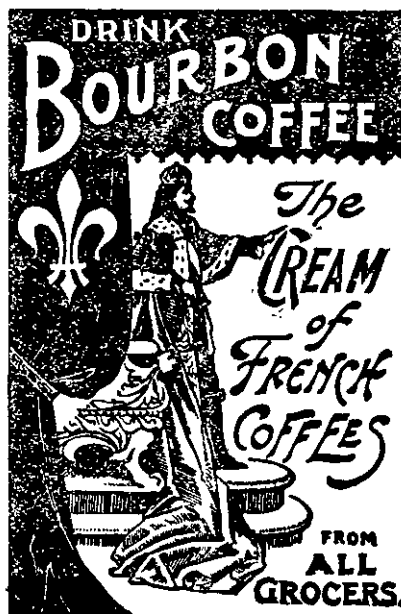
JAMES JEFFS (late proprietor Rink  
Stables) begs to notify that he has  
Purchased Mr Bacon's Sole Right and Interest  
in the above superbly-appointed and old-  
established Livery and Bait Stables. Up-to-  
date Vehicles, best Four-in-hand Turn-out in  
the Colony, Staunch and Stylish Hacks and  
Harness Horses. Large staff of competent  
coachmen. It will be the proprietor's endeav-  
our to maintain the high standard already  
attained, and merit the liberal patronage  
accorded 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.



In 1lb Air-tight Canisters.

A. DURIE & Co, Coffee Specialists  
OCTAGON, DUNEDIN.

## 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

## UNION STEAMSHIP COMPANY OF NEW ZEALAND LIMITED

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

LYTELTON 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 Oam-  
aru, 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. Cheap-  
est Quick Route to Canada, United States  
and Europe.

Every four weeks from Sydney and Suva.

# THE UNITED Insurance Company, Ltd. Incorporated 1862

## FIRE AND MARINE.

CAPITAL - - - £500,000

Head Office - SYDNEY.

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

### BRANCHES:

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

### Branches and Agencies:

AUCKLAND—A. E. Dean, Dis. Sec.; GISBORNE—Dalgety & Co, Ltd  
TARANAKI—D. McAllister; HAWKE'S BAY—J. V. Brown & Son  
NELSON—M. Lightboud; MARLBOROUGH—B. Purkiss; WESTLAND—T. Bidon  
Coates; CANTERBURY—Jameson, Anderson & Co; OTAGO—C. Bayley  
Dis. Sec; SOUTHLAND—T. D. A. Moffatt.