

# 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, G. W. Benbow, Manager.  
CHRISTCHURCH, C. H. Croxton, Manager. DUNEDIN, B. 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.

## Ladies!

who are careful of their personal appearance will be delighted to know of "Neapolitan Massage Cream." It is not a "cold cream" or vaseline preparation, but a genuine toilet medicine. Its use is in removing wrinkles and crow's-feet, freckles and blackheads. By cleansing, it beautifies the skin, and takes away sunburn and tan. It is Healing, Nourishing, and Beautifying. Every lady should have it on her toilet table. In jars, 3s 6d; posted in plain wrappers with directions for use, 3s 9d.

A. M. HENDY,  
Toilet Specialist,  
PRINCES ST., DUNEDIN.

## 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

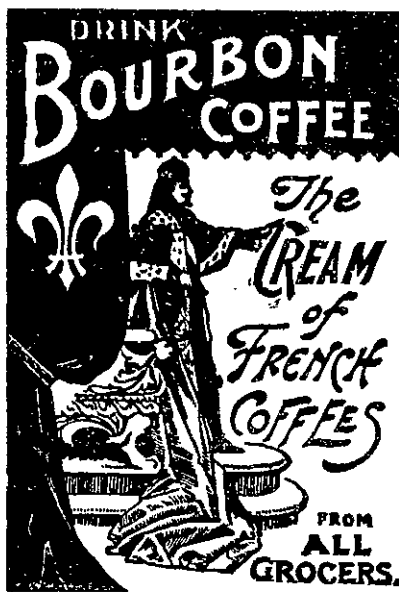
SOLE AGENTS

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

## A SUPPER FOR THE AGED.

Elderly People will find "ROBINSON'S PATENT BARLEY" most suitable for supper. It is easily digested, rich in nutriment, and delightful in taste.

Medical Authorities Recommend It.



In 1lb Air-tight Canisters.

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

## 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.

## UNION STEAMSHIP 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.

ONEHUNGA and NEW PLYMOUTH, via Oamaru, Timaru, Lyttelton, & Wellington—  
Corinna Fortnightly.

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.

BAROTONGA 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.

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. Sec;  
AGENT: PERTH—J. H. Prouse, Res. Sec; BRISBANE—E. Wickham, Res. Sec;  
Sec; TOWNSVILLE—, Dis. Sec; ROCKHAMPTON—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. Lt.  
TARANAKI—D. McAllura; HAWKE'S BAY—J. V. Brown & Son; NELSON  
—M. Lightband; MARLBOROUGH—B. Purkiss; WESTLAND—T. Eldon  
Coates; CANTERBURY—Jameson, Anderson & Co.; OTAGO—C. Bayley  
Dis. Sec; SOUTHLAND—T. D. A. Moffett.