

# South British Fire and Marine Insurance Company.

OF NEW ZEALAND.

Capital ... .. £1,500,000  
 Paid up Capital, Reserves & Undivided Profits Exceed £420,000  
 Net Annual Revenue Exceeds ... .. £285,000

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Branches and Agencies throughout the World. Fire and Marine Risks of every description accepted at Lowest Current Rates.  
**JAS. KIRKER, General Manager.**

## Beauty . . Re-found!

Ladies whose figures have suffered from the ravages of disease should use "VELVITA." It produces plumpness and symmetry. "VELVITA" gives a well-developed and gracefully-rounded bust. "VELVITA" fills up the hollows in neck and shoulders, giving handsome queenly appearance. A strictly scientific remedy, feeding the tissues and Softening the Skin.

.....3s. 6d.....  
 P. sted in Plain Wrapper. 3s. 9d.

**A. M. HENDY,**  
 Toilet Specialist,  
 PRINCES ST., 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 STEAM SHIP COMPANY OF NEW ZEALAND LIMITED

Steamers are despatched as under (weather and other circumstances permitting):  
 LYTTLETON 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 GREYHOUTH 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. Every four weeks from Sydney and Suva.

## EUROPEAN HOTEL, GEORGE STREET, DUNEDIN.

Good Accommodation for travelling Public. Best brands of Wines and Spirits kept.

J. MORRISON - - - Proprietor.  
 (Late Landfurly, Central Otago).

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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

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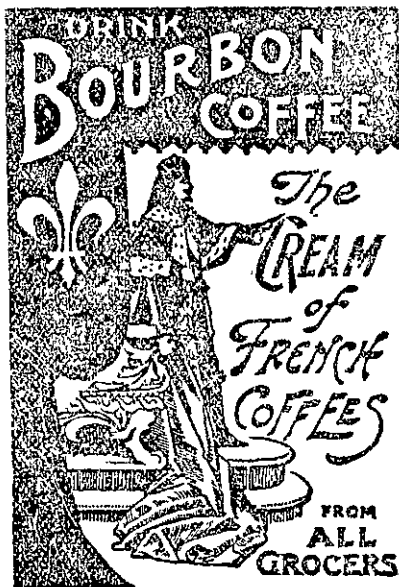
Tea, Afternoon and Egg Spoons 5s doz  
 Dessert Spoons and Forks 10s doz  
 Table Spoons and Forks 15s doz

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FURNISHING and GENERAL IRONMONGERS,

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

# 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 Roe, Agent; MELBOURNE—T. Lockwood, Res. Sec.; ADELAIDE—J. F. H. Daniell, Res. Sec.; HOBART—W. A. Tregear, Res. Agent; PERTH—J. H. Prouse, Res. Sec.; BRISBANE—E. Wickham, Res. 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. Ltd. TARANAKI—D. McAllum; HAWKE'S BAY—J. V. Brown & Son; NELSON—M. Ligh band; MARLBOROUGH—B. Parkiss; WESTLAND—T. Eldon; Otago: CANTERBURY—Jameson, Anderson & Co; OTAGO—C. Bayley Dis. Sec.; SOUTHLAND—T. D. A. Moffett.