

# The UNITED INSURANCE CO., LTD

INCORPORATED  
1862

## Fire and Marine

## Capital £500,000

### HEAD OFFICE - SYDNEY

Manager: THOMAS M. TINLEY Secretary: BARTIN HAIGH

#### BRANCHES:

London...Edward Bates, Res. Sec. Melbourne—T. Lookwood, Res. Sec. Adelaide—T. C. Reynolds, Res. Sec. Hobart—W. A. Tregear, Res. Sec. Perth—J. H. Prouse, Res. Sec. Brisbane—E. Wickham, Res. Sec. Townsville—C. W. Gilbert, Dis. Sec. Rockhampton—T. H. Shaw, Dis. Sec.

### New Zealand Branch: Principal Office, Wellington.

Directors—Nicholas Reid, Chairman. Martin Kennedy, R. O'Connor  
Resident Secretary—James S. Jamieson.

Bankers—NATIONAL BANK OF NEW ZEALAND, LTD.

#### Branches and Agencies:

Auckland—L. W. D. Andrews, Dis. Sec. Gisborne—Dalgety and Co. Ltd. Taranaki—D. McAlum, Hawke's Bay—J. V. Brown and Foss (Fire); W. Kinross White (Marine). Nelson—M. Lightbend Marlborough—B. Purkiss; Westland—T. Eldon Coates. Canterbury—W. B. McKenzie, Dis. Sec. Otago—J. R. Cameron, Dis. Sec. Southland—T. D. A. Moffett, Agent. Oamaru—E. Piper, Agent.

## UNION STEAM SHIP COMPANY OF NEW ZEALAND, LTD.

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

LYTTELTON and WELLINGTON—  
(Booking Passengers West Coast Ports)  
Tuesdays, Wednesdays, and Fridays.

NAPIER, GISBORNE, and AUCKLAND—  
Tuesdays and Fridays.

SYDNEY, via WELLINGTON and COOK STRAIT—  
Every Wednesday.

SYDNEY, via EAST COAST PORTS and AUCKLAND—  
Every Tuesday.

MELBOURNE via BLOFF and HOBART—  
Every Sunday.

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

WESTPORT and GREYMOUTH—via Oamaru, Timaru, Lyttelton, and Wellington (cargo only)—calling at Picton fortnightly—  
Every Thursday.

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

CANADIAN-AUSTRALIAN LINE  
(Under the British Flag)  
via Pacific Islands and Vancouver. Cheap east Quick Route to Canada, United States, and Europe—  
Every Four Weeks from Sydney and Suva

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#### TRY OUR CEMENT PIPES

Uniform in size. Cylindrical inside and out, perfectly straight, thoroughly matured.

Sizes, 4in. to 24in.

Three feet lengths, giving the advantage of fewer joints.

Prices and further information from the makers.

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Sole Agents for the Standard "Rotary Shuttle,"  
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Best House in City for

Prams and Go-Carts.

Repairs Guaranteed.

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## At Holiday time "Highlander" CONDENSED MILK

### Is a Real Boon!

If the daily milk is sour?  
"Highlander" is fresh and ready!

If it is "too hot to cook"?  
"Highlander" will prove of immense value in the preparation of "Hot Weather Meals."

If a picnic is arranged?  
A tin or two of "Highlander" Condensed Milk will solve the milk question!

If baby's milk is "turned" by the heat?

Don't run any risk—open a tin of "Highlander" and give the 'little darling' this fresh, pure, and healthful milk, diluted to instructions.

Pure Milk is the only safe milk in summer—and to be quite safe, use the favourite "HIGHLANDER" CONDENSED MILK, which is guaranteed pure, positively free from all pathogenic germs, "Full Cream," and

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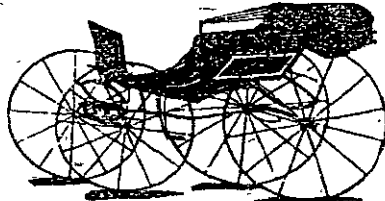
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Country Orders receive Special Attention.  
Correspondence Invited.

Every Description of Carriage and Buggy Built to Order.

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All Kinds of Repairs at Lowest Prices.

Largest Prize-taker in Carriages until Prizes were discontinued.

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## ZEALANDIA Cooking Range

With Open or Close Fire.

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Greatest Variety in N.Z. to choose from. Catalogues on application.

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No Commission Charged.  
COOK'S SHIPPING OFFICE,  
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£2 5s, £2 10s, £2 15s, & £3 3s.

MADE TO MEASURE

The Suits now being made to measure by George Davies, Christchurch, at the above prices for gentlemen right here in your own town, are really superb in style, fit, and finish. They equal in appearance suits you have been in the habit of paying your local tailors who give credit, 4 and 5 guineas for, and they possess one point which no other first-class supply—it is the famous "KEEP-SHAPE" front. This front is a registered front that insures the coat from turning back and getting out of shape. It is the latest idea from the best London and New York tailoring establishments, and Mr. Davies is fortunate indeed in possessing the exclusive right to use this front in coats made in New Zealand. Those who have already sent for samples and the simple self-measurement form, and forwarded their order since the "Keep-Shape" front was introduced, have been highly pleased with the splendid coats made. Then special care is given to every detail in the making of every garment, and Mr. Davies is so satisfied that your suit will give you complete satisfaction when you order it from him by post, that he has authorized us to state that he will give you a written guarantee to refund your money in full should you not be entirely satisfied with the garments when you receive them. We attribute the difference of £2 in the price of Mr. Davies' suits largely to the modern methods adopted in the making of the garments and of course also to the fact that he sells entirely for cash, giving no credit whatever, thus making no bad debts; and after all it does seem absurd that one man should have to pay a higher price for his suit just because some other fellow fails to pay for his, and that is just what happens, for somebody has to pay for those who do not pay, and naturally it is not the tailor who gives the credit, it is the man who does pay—you. Mr. Davies will esteem it a privilege to send samples to any of his readers who will just drop him a line saying "Kindly send me samples, simple self-measurement forms, etc. (a post card will do). You will receive by return mail a complete range of the latest suitings, together with illustration of the newest styles now being worn in the city, and when after investigating the value for yourself you decide to place your order by mail with this progressive firm, you will take no risk whatever in the matter, for as above stated Mr. Davies gives you a written guarantee which insures complete satisfaction for you—makes it possible for you to secure the best suits made at any price at a saving of £2 to yourself. Our advice to all our gentleman readers is to write to-day for samples. Your letter or post card should be addressed—GEORGE DAVIES, 196 Colombo Street, Christchurch.