

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. Lockwood, Res. Sec. Adelaide—T. O. 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. Rookhampton—T. H. Shaw, Dis. 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, LTD.

Branches and Agencies:

Auckland—L. W. D. Andrews, Lis. Sec. Gisborne—Dalgety and Co. Ltd. Taranaki—D. McAlum. Hawke's Bay—J. V. Brown and Sons (Fire); W. Kinross White (Marine). Nelson—M. Lightband 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 BLUFF and HOBART—
Every Sunday.

 NELSON and NEW PLYMOUTH, via
Oamaru, Timaru, Lyttelton, and Well-
ington—
Corinna Fortnightly.

 WESTPORT and GREYMOUTH—via
Oamaru, Timaru, Lyttelton, and Well-
ington (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.
RARATONGA and TAHITI—
Regular monthly Trips from Auckland.

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

To Drain Pipe Users

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.

 The Milburn Lime and Cement Co., Ltd.
37 CUMBERLAND STREET.

FORRESTER, DOW & CO.

 Sole Agents for the
Standard "Rotary Shuttle,"
And

Jones' Sewing Machines.

Best House in City for

Prams and Go-Carts.

Repairs Guaranteed.

Note the Address:

53 PRINCES STREET, DUNEDIN

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 prepara-
tion 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, posi-
tively free from all pathogenic
germs, "Full Cream," and

'You can depend upon it.'

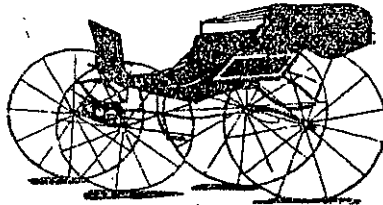
MARK SINCLAIR

COACHBUILDER AND IMPORTER,

GREAT KING AND ST. ANDREW...

• STREETS, DUNEDIN. ...

AND AT BURNSIDE, GREEN ISLAND.


 Country Orders receive Special Attention.
Correspondence Invited.

 Every Description of Carriage and Buggy
Built to Order.

 Also, Farm Drays, Waggon, and Spring
Carts.

 All Kinds of Repairs at Lowest Prices.
Largest Prize-taker in Carriages until
Prizes were discontinued.

Barningham & Co., Ltd.

 Manufacturers of the
FAMOUS IMPROVED

**ZEALANDIA
Cooking Range**

With Open or Close Fire.

 Also Verandah Castings and Tomb
Railings

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

223 GEORGE ST., DUNEDIN

THOMAS COOK AND SON.

 PASSENGER AGENTS FOR ALL
LINES.

 Before booking your passage to London
or elsewhere write for 'COOK'S SAILING
LIST,' with Map, posted free, giving
FARES and DATES of Sailing by all
Lines.

No Commission Charged.

 COOK'S SHIPPING OFFICE,
Exchange Buildings, Water Street.

GROSVENOR HOTEL

 Cr. Moorhouse Avenue and Madras Street,
CHRISTCHURCH.

 (Immediately opposite Railway Station).
Electric cars passing frequently. Internal
arrangements thoroughly renovated. Best
brands of wines and spirits. Charges
Moderate.

J. JACKSON.....Proprietor.

F. Meenan & Co.,

WINE & SPIRIT MERCHANTS,

Wholesale and Retail

PRODUCE & PROVISION MERCHANTS

Great King Street, Dunedin.

(Opposite Hospital)

Buyers of Oats, Butter and Potatoes.

EMPIRE HOTEL

HIGH STREET, CHRISTCHURCH.

J. BRYAN.....Proprietor.

Accommodation Unsurpassed.

Speciality—GOOD 1/- LUNCH.

'PHONE 292. P.O. BOX 328.

GOOD PRINTING at Cheap Rates

—TRY—

The New Zealand Tablet Office

OCTAGON, DUNEDIN

A well-selected stock of

MEMORIAM CARDS

 Kept in stock. Country Orders
promptly attended to. Prices Moderate