

# The UNITED INSURANCE CO., LTD

INCORPORATED

1882

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 Jameson.

 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 Sons (Fire); W. Kinross White (Marine). Nelson—M. Lightband Marlborough—B. Purkies; Westland—T. Blain Coates. Canterbury—W. B. McKenzie, Dis. Sec. Otago—J. B. 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 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.  
**RARATONGA and TAHITI—**  
 Regular monthly Trips from Auckland.

**CANADIAN-AUSTRALIAN LINE**  
 (Under the British Flag)  
 via Pacific Islands and Vancouver. Cheapest  
 Best 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 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

'You can depend upon it.'

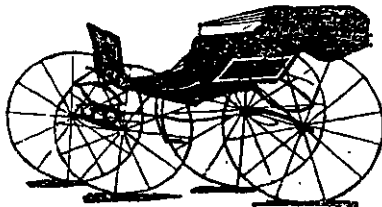
**MARK SINCLAIR**

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**
**Kingsland and Ferguson**

UNDERTAKERS

AND MONUMENTAL MASONS,

Spey and Dee Streets,

**INVERCARGILL.**

Have Opened a Monumental Yard in Dee street, with a Choice Selection of New Stocks of Granite and Marble Monuments, Headstones, and Crosses.

UNDERTAKING BRANCH: SPEY STREET.

All Kinds of Cemetery Work done at Reasonable Prices.

 Lettering a Speciality. Estimates Given.  
 Telephone, 126.

**KINGSLAND & FERGUSON.**
**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 &amp; SPIRIT MERCHANTS,

Wholesale and Retail

PRODUCE &amp; 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.

**Tattersall's Hotel**

(Under New Management)

 Next Tattersall's Bazaar, Cashel Street,  
 CHRISTCHURCH

Everything Up-to-date—Electric Light throughout. The Cuisine Unsurpassed in the City. Every Comfort of a home.

 Proprietor ... W. J. A. CLAY  
 (Late of Canterbury Hotel Methven)