## THE UNITED INSURANCE COMPANY LTD.

Fire .. Marine .. Accident

#### OTAGO AND SOUTHLAND BRANCH

CORNER OF LIVERPOOL AND BOND STREETS, DUNEDIN.

SOUTHLAND: Chief Agents, James Hunter and Co., Eskdale Chambers, Esk Street, Invercargill.

We write all classes of Fire, Marine, and Accident business, including Workers' Compensation, Fidelity Guarantee, Public Risk, Plate Glass, Personal Accident, Farmers' and Domestic Policies.

FIRE DEPARTMENT—Buildings of all kinds, Stocks, Implements, Stack Insurance, Motor Cars, etc.

MARINE DEPARTMENT—Wool from sheep's back to London. All classes of Merchandise covered to any part of the world.

LOWEST CURRENT RATES.

We will be glad to give you a quote. Write P.O.Box 321. 'Phone 1373. Prompt attention.

S. B. MACDONALD, Manager.

# MILBURN PORTLAND CEMENT makes the best CONCRETE

LOCAL MANUFACTURE, QUALITY GUARANTEED.

CONTRACTORS TO N.Z. Railways, Public Works Department, Dunedin Drainage Board, Otago Harbor Board, Etc.

MAKERS:
THE MILBURN LIME AND
CEMENT CO., LIMITED,
DUNEDIN

"All who would achieve success should endeavor to merit it."

We have, during the past year, spared no expense in endeavoring to make our Beer second to none in New Zealand, and can now confidently assert we have succeeded in doing so.

succeeded in doing so.

We invite all who enjoy a Good Glass
of Beer to ask for

STAPLES' BEST,

On draught at almost all Hotels in the City and surrounding districts, and confidently anticipate their verdict will be that Startes & Co. have successfully removed the reproach that Good Beer could not be brewed in Wellington.

J. STAPLES & CO., LTD., Molesworth and Murphy Streets, Wellington.

YOUR SYSTEM needs bracing up 'tween Seasons. Most people require a Tonic during the Change of Seasons.

If you feel the need of a Pick-meup, get a bottle of

### Bonnington's Liver Tonic

You are sure to feel greatly improved for it. Hundreds have tried this Medicine, with excellent results. SECURE A ROTTLE TO-DAY.

2/6-Per Bottle-2/6

H. E. BONNINGTON

CHEMIST AND DRUGGIST.

ASHBURTON

## INVERCARGILL and SOUTHLAND

The BEST SHOP for Engagement Rings, Watches, Jewellery, and Silverware is REIN'S.

We have the Largest Stocks and Best Selection at Reasonable Prices. If you are not in town, write for what you require, and mention the Tablet.

N. J. M. REIN.

WATCHMAKER & JEWELLER, INVERCARGILL.

#### ROSARY BEADS

JUST ARRIVED

In Garnet, Emerald, Amethyst, and Topaz-colored Beads, etc., Complete in Silver-plated Cases, 35/- post free,

ARE GIFTS THAT LAST!

#### Geo. T. WHITE Ld.

JEWELLERS,

734 COLOMBO ST., Christchurch, & LAMBTON QUAY, Wellington.

### Quick to make Best when made Saves milk, sugar, Most economical.

A cup, a teaspoonful of Highlander Milk Cocoa, boiling water. Result—nourishing, energising, appetising cocoa. Could anything be simpler?

Everything necessary is in Highlander. The choicest Cecoa, pure, full-cream Highlander Milk, and first-grade Cane Sugar are perfectly blended.

It is true economy to use Highlander. It saves Milk, saves Sugar, saves Money.

Other Highlander Milk Products: Highlander Milk (sweetened and unsweetened), Highlander Milk Coffee.

All-British Made.

All-British Owned.

# Highlander Milk Cocoa

## BROWNETTE BROS.

NAPIER'S LEADING FOOTWEAR AND REPAIR

SPECIALISTS.

EMERSON ST. (Opp. Working Men's Club), NAPIER