

LONDON AND WESTMINSTER BANK.

SUBSCRIBED CAPITAL, £5,000,000; PAID-UP CAPITAL, £1,000,000.

DIRECTORS.

HENRY BOSANQUET, Esq.
HENRY BUCKLE, Esq.
JOHN GARRATT CATTLEY, Esq.
THOMAS CHAPMAN, Esq., F.R.S.
JAMES DENIS DE VITRE, Esq.

BONAMY DOBREE, Jun., Esq.
JOSEPH ESDAILE, Esq.
CHARLES GIBBES, Esq.
WILLIAM HAIGH, Esq.
GEORGE HANSON, Esq.

JOHN LEWIS RICARDO, Esq., M.P.
DAVID SALOMONS, Esq., Alderman.
JOHN STEWART, Esq.
WILLIAM TITE, Esq., M.P., F.R.S.
JOSHUA WALKER, Esq.

General Manager—JAMES WILLIAM GILBART, F.R.S.

CITY OFFICE..... 41, Lothbury..... W. T. HENDERSON, Manager.
WESTMINSTER BRANCH..... 1, St. James's Square..... J. W. WELDON, Manager.
BLOOMSBURY BRANCH..... 214, High Holborn..... WILLIAM EWINGS, Manager.
SOUTHWARK BRANCH..... 3, Wellington Street, Borough..... H. WITHERS, Manager.
EASTERN BRANCH..... 87, High Street, Whitechapel..... W. D. ASPERNE, Manager.
ST. MARYLEBONE BRANCH.... 4, Stratford Place, Oxford Street.... GEORGE M. MITCHELL, Manager.
TEMPLE BAR BRANCH..... 217, Strand..... CHARLES WARD, Manager.

Secretary—HENRY T. FAIRLAND.

Current Accounts are received on the same principles as those observed by the London Bankers. No Christmas Boxes or other gratuities are allowed to be taken by the Officers of the Bank. The Bank takes the agency of Joint Stock Banks, Private Bankers, and other parties residing at a distance. Cheques on Penny Stamps may be drawn from any place in the United Kingdom. Strong rooms are provided for the security of Deeds and other Property lodged by the customers of the Bank.

Sums of £10 and upwards are received on Deposit, at a rate of interest to be fixed at the time, and they are repayable upon demand, without notice. If withdrawn within a month, no interest is allowed. Parties may lodge money upon an Interest Account who have no Current Account, and those who have Current Accounts may transfer any portion of their balance to an Interest Account.

CIRCULAR NOTES of £10 each, payable at every important place in Europe, are issued without charge, and are cashed abroad free of Commission. Also, Letters of Credit, on all the principal cities and towns in Europe, and on Australia, Cape Colony, New York, and Newfoundland.

LONDON, October 1, 1857.

J. W. GILBART, *Gen. Manager.*

WESTERN BANK OF LONDON,

21, HANOVER SQUARE.

CAPITAL, £400,000,

WITH POWER TO INCREASE TO £1,000,000.

INCORPORATED BY LETTERS PATENT, UNDER 7th AND 8th VICT., c. 113.

THE WESTERN BANK OF LONDON

Has been established to afford to the West of the Metropolis the benefits which are derived by parties who transact their business with an independent Institution.

Circular Notes and Letters of Credit will be issued for all parts of Europe and elsewhere.

Current Accounts will be made up to the 30th of June and 31st of December in each year; and if the credit balance shall not at any time during the half-year have been below £500, interest at the rate of two per cent. per annum will be allowed on the minimum monthly balances. If not below £200, interest at the rate of one per cent. per annum will be allowed on the minimum monthly balances; but if under £200, no interest will be allowed.

DEPOSIT ACCOUNTS.

The rate of interest allowed on money placed on deposit, whether by customers or the public generally, at three days' notice of withdrawal, will be one per cent. per annum below the Bank of England rate of discount, for first-class bills, rising and falling therewith; but the maximum not to exceed £5 per cent. per annum.

The Bank will also receive money on deposit for fixed periods, at rates to be agreed upon.

The Agency of country and foreign Banks undertaken.

The pecuniary affairs of the customers are protected by a declaration of secrecy.

Purchases and Sales effected in all the British and Foreign Stocks and Securities, and the dividends received without charge.

The Half-pay, &c., of Officers, being customers, received without charge.

No fee or gratuity received by the clerks.

HENRY T. CLACK, *General Manager.*

CITY OF LONDON LIFE ASSURANCE SOCIETY,

FOR GENERAL, ACCUMULATIVE, AND SELF-PROTECTING ASSURANCES.

HEAD OFFICES:—18, NEW BRIDGE STREET, BLACKFRIARS, LONDON.

GLASGOW—32, ROYAL EXCHANGE SQUARE.

MANCHESTER—19, JOHN DALTON STREET.

CAPITAL, A QUARTER OF A MILLION.

TRUSTEES.

The Honourable W. F. CAMPBELL; JOHN THOMAS, Esq.

DIRECTORS.

RICHARD CORRIE BACHE, Esq.
WILLIAM BETTS, Esq.
JOHN BLAKEWAY, Esq.
GEORGE M. DOWDSEWELL, Esq.
FREDERICK A. DURNFORD, Esq.

Lieut.-Col. LE HARDY.
ROBT. KEATE, Esq., Serj.-Surgeon to the Queen.
Capt. LEE.
Rev. CHARLES MACKENZIE, A.M. (Prebendary
of St. Paul's, &c.)

Colonel ROWLAND, Royal Artillery.
WILLIAM SIMPSON, Esq.
WILLIAM THACKER, Esq.
WILLIAM A. THOMAS, Esq.
GEORGE WATSON WOOD, Esq.
Messrs. HANKEY.

Secretary—EDWARD FREDERICK LEEKS, Esq.

Bankers—Messrs. HANKEY.

Physician—JAMES RISDON BENNETT, Esq., M.D.

Surgeon—G. W. MACKMURDO, Esq., F.R.S.

THE CITY OF LONDON LIFE ASSURANCE SOCIETY, guaranteed by a Capital fully adequate to every contingency, and not injuriously large, offers all the advantages of the mutual system, without any of the *risks or liabilities* of co-partnership. **PREMIUMS.**—The rates of Premium are calculated expressly for this Society, based upon *actual experience*, and thus accurately graduated to the several ages, and may be paid Annually, Half-yearly, Quarterly, or in any manner as arranged to suit the convenience of the Assured. **POLICIES** granted for the Whole of Life, or for a specified term, for Two or more Lives, or Survivorships, or on any Life Contingency. **CLAIMS.**—Promptitude and liberality in the settlement of Claims are features in this Society. **BONUSES** have been declared, averaging 30 per cent. of the premiums paid as a permanent addition to the Policies. **STAMPS.**—No charge is made for Stamps on Policies effected in this Office, except in cases of Loans. **INCOME TAX.**—Payments for Life Assurance are free from this Tax; and to Landowners and persons whose children, or relatives, or reversioners, who will be liable to the new Succession Duty, Life Assurance, *which is free from that Duty as well as from Income Tax*, presents great advantages of meeting that payment.

THE MUTUAL LIFE ASSURANCE SOCIETY.

ESTABLISHED A.D. 1834.

No. 39, KING STREET, CHEAPSIDE, LONDON.

This is a purely MUTUAL LIFE ASSURANCE SOCIETY, with a Capital of £250,000, invested in Government and Real Securities, and created entirely by the steady accumulation of the Premiums. The Assurances in force are £1,250,000, and the Income £50,000 per annum. The **ADVANTAGES OFFERED BY THE SOCIETY ARE**—an Annual Division of Profits. Every Member shares in them after payment of Two Yearly Premiums.

The **CASH ACCOUNT and BALANCE SHEET** of the Society's Assets and Liabilities are annually published, and circulated amongst the members and general Public.

The **BONUSES** on the Policies becoming Claims have averaged more than Two-and-a-Half per Cent. per Annum.

Every **MEMBER** can attend and Vote at all General Courts.

LOANS advanced to Members on the Security of their Policies, when they have acquired a sufficient value.

Also **LOANS** (in Sums of not less than £500) are made on Freehold Property, Life Interests, Reversions and Incomes, legally assignable, where the title is unquestionable, and a Life Assurance of at least an equal amount is effected with the Society, and forms part of the Security. The Policy, on again becoming the property of the Borrower, being entitled to all the advantages of one effected by a Member under ordinary circumstances.

A **COURT OF DIRECTORS** is held at the Society's House, 39, King Street, Cheapside, London, every Wednesday, from Two to Three o'Clock, for the purpose of accepting Proposals for Assurance; at which time, parties residing in or near London, are requested to attend for examination by the Medical Officers; but if additional dispatch be required, appointments can be made for any other day and hour. Parties residing in the Country may appear before the Medical Officers of the Society in the place where they reside.

PROSPECTUSES, the Accounts of the Society, Forms of Proposal, and the Rates for every description of Assurance, whether payable at death or at a certain age, may be obtained by a written or personal application to the Actuary, at the Head Office, or to any of the Society's Agents.

CHARLES INGALL, Actuary.

RELIANCE MUTUAL LIFE ASSURANCE SOCIETY,

No. 71, KING WILLIAM STREET, MANSION HOUSE, LONDON.

THE ENTIRE PROFITS DIVIDED AMONG THE ASSURED.

DIRECTORS.

VERNON ABBOTT, Esq., Gower Street.
GEORGE ASHLIN, Esq., Mark Lane.
GEORGE F. HARRIS, Esq., Harrow Park.
JOHN JAMES, Esq., Great Tower Street.
JOHN LEDGER, Esq., St. John's, Southwark.
WILLIAM PHELPS, Esq., Rood Lane.

JOHN D. POWLES, Esq., New Bank Buildings.
HENRY T. PRINSEP, Esq., Kensington.
CHARLES H. SMITH, Esq., Swansea.
JAMES TRAILL, Esq., Blackheath.
GEORGE WHITMORE, Esq., Austin Friars.

Bankers—Messrs. WILLIAMS, DEACON and Co.

Medical Officers—T. WATERFIELD, Esq., M.D.; J. W. OGLE, Esq., M.D.

Actuary and Secretary—E. OSBORNE SMITH, Esq., F.S.A.

ADVANTAGES PRESENTED BY THIS SOCIETY.

LIFE ASSURANCES may be effected upon Equal, Half Premium, Increasing or Decreasing Scales; also by Single Payments, or payments for Limited Periods. Tables specially constructed for the **ARMY, NAVY, EAST INDIA COMPANY,** and **MERCHANT SERVICES**; also for Persons voyaging to, or residing in, any part of the world.

ENDOWMENTS for Widows and Children, **IMMEDIATE ANNUITIES, PENSIONS** to retired Civilians and Officers in India.

DEFERRED ANNUITIES, or Benefits, by which Provision is made for old age by small annual payments, or, in the event of premature decease, a proportional return of Premiums secured to the Family of the Assured.

E. OSBORNE SMITH, Actuary and Secretary.

THE CROWN LIFE ASSURANCE COMPANY,

33, NEW BRIDGE STREET, BLACKFRIARS, LONDON.

INSTITUTED 1825.

Directors.

WILLIAM WILSON, Esq., *Chairman.*
JOHN CHAPMAN, Esq.
CHARLES CHIPPINDALE, Esq.
JAMES C. H. DE COLQUHOUN, LL.B.
B. D. COLVIN, Esq.
EDWARD JAMES DANIELL, Esq.

WILLIAM WHITMORE, Esq., *Deputy-Chairman.*
Vice-Admiral Sir J. W. DEANS
DUNDAS, G.C.B.
W. H. GÖSCHEN, Esq.
GEORGE HANKEY, Esq.
GEORGE H. HOOPER, Esq.

JAMES MITCHELL, Esq.
JOHN NELSON, Esq.
PARK NELSON, Esq.
OCTAVIUS OMMANNEY, Esq.

Auditors.

EDWARD HAMILTON, Esq.

LIUT.-COL. J. A. V. KIRKLAND.

CHARLES SPENCER PERCEVAL, Esq.

Physician—WILLIAM BALY, Esq., M.D., F.R.S.

Surgeon—JOHN SIMON, Esq., F.R.S.

Solicitors—Messrs. BOYS and TWEEDIE, 6, Ely Place.

Standing Counsel—CHARLES ELLIS, Esq.

SECURITY COMBINED WITH ADVANTAGE.

The **Sum Assured** now exceeds £2,100,000.

The **Funds Invested** amount to £822,000.

The **Annual Income** is upward of £105,000.

The **Bonuses** added to Policies amount to £320,180.

The **Sums Paid** to the Representatives of deceased Members exceed £981,000; and during the Thirty-three years of its existence, *the Company has not in a single instance been engaged in litigation with respect to the payment of the claims.*

The **Policies** are issued **FREE OF EXPENSE**, the Policy Stamp and Medical Fees being paid by the Company; and no Entrance Money is charged.

The **Assurer's Fund** is not subject to any charge for Interest to Proprietors.

The **Surrender Value** of a Policy will be paid in Cash; or, if preferred, a new Policy will be issued for an equivalent sum, for which no future Premium will be required.

Loans are granted to the Assured at any time, to the extent of the Surrender Value of the Policy.

A **Policy** may be **EXCHANGED** by the substitution of a healthy and approved life, the new Policy being entitled to advantages, by way of Bonus or otherwise, **EQUIVALENT** to those attaching to the original Policy.

The **Usual Commission** allowed to Solicitors and others introducing Assurances at the Head Office.

By order of the Directors,

B. HALL TODD, *Secretary and Actuary.*

ESTABLISHED 1846.

DEFENDER

FIRE AND LIFE INSURANCE COMPANY.

OFFICES:—

34, NEW BRIDGE STREET, BLACKFRIARS;

31, MARKET STREET, MANCHESTER;

AND

4, BOULEVARD DES ITALIENS, PARIS.

On the First Quinquennial Division of Profits in January, 1853, a **BONUS**, equal on the average to Forty per Cent. on the Premiums paid, was added to all Life Policies effected previously to 1852.

This Company was established in 1846, *not as a speculation*, but for purely defensive purposes. Its **SUCCESS** has fully demonstrated the propriety of its establishment.

Its **OBJECTS** are General Insurance against loss or damage by Fire, and Assurance on Lives and Survivorships.

Its **PRINCIPLES** are an equitable adaptation of the rates of Premium to every description of Fire risk, and a Moderate Scale of Premium on Life Assurances.

The **SECURITY** it offers consists in the large amount of subscribed and paid up Capital, and the Guarantee of a body of Shareholders of undoubted responsibility.

The Insured are not involved in any partnership liability.

Every information may be had at the Offices, as above, or of any of the Agents.

JOHN KELDAY, *Managing Director.*

EAGLE INSURANCE COMPANY,

3, CRESCENT, NEW BRIDGE STREET, BLACKFRIARS, LONDON.

TRUSTEES.

LORD BATEMAN.
Capt. CHAS. JOHN BOSANQUET, R.N.
ROBERT CHEERE, Esq.

PATRICK COLQUHOUN, LL.D.
JOSEPH ESDAILLE, Esq.
CHARLES THOMAS HOLCOMBE, Esq.

RICHARD HARMAN LLOYD, Esq.
RALPH CHARLES PRICE, Esq.
AND OTHER GENTLEMEN.

DIRECTORS.

RICHARD HARMAN LLOYD, Esq., *Chairman.*
CHARLES BISCHOFF, Esq.
THOMAS HODDINGTON, Esq.
THOMAS DEVAS, Esq.
SIR JAS. BULLER EAST, Bart., M.P.
NATHANIEL GOULD, Esq.

ROBERT A. GRAY, Esq.
WILLIAM AUGUSTUS GUY, M.D.
CHARLES THOMAS HOLCOMBE, Esq.
JOSHUA LOCKWOOD, Esq.
JAMES MURRAY, Esq.
SIR W. G. OUSELEY, K.C.B., D.C.L.

RALPH CHARLES PRICE, Esq., *Deputy Chairman.*
W. ANDERSON PEACOCK, Esq.
PHILIP ROSE, Esq.
THOS. GODFREY SAMBROOKE, Esq.
CHARLES EVAN THOMAS, Esq.
RIGHT HON. SIR JOHN YOUNG, Bart.

Auditors—THOMAS ALLEN, Esq.; WM. HENRY SMITH, Jun., Esq.

Medical Officers—SETH THOMPSON, M.D.; WM. COOKE, Esq., M.D.; JAMES SANER, Esq., M.D.

Bankers—Messrs. GLYN, MILLS & CO., 67, Lombard Street; Messrs. HANBURY & LLOYDS, 60, Lombard Street.

Actuary and Secretary—CHARLES JELlicoe, Esq.

The Business of the Company comprises Assurances on Lives and Survivorships, the Purchase of Life Interests, the Sale and Purchase of Contingent and Deferred Annuities, Loans of Money on Mortgage, &c.

The realised Assets of this Company amount to upwards of One Million Three Hundred Thousand Pounds.

The Annual Income is about Two Hundred and Seventy Thousand Pounds.

The number of existing Policies is upwards of Six Thousand Five Hundred.

The total Amount Assured exceeds Four Million Eight Hundred and Fifty Thousand Pounds.

The Divisions of Surplus are quinquennial, and the whole Surplus (less twenty per cent. only) is distributed amongst the Assured.

At the Division in 1857, about Two Hundred and Eight Thousand Pounds was added to the Sums Assured under Participating Policies.

The Premiums required, although moderate, entitle the Assured to 80 per cent. of the Quinquennial Surplus.

The Lives assured are permitted, in time of peace, without extra charge, to reside in any country—(Australia and California excepted)—north of 33 degrees north latitude, or south of 33 degrees south latitude; or to pass by sea (not being seafaring persons by profession), between any places lying in the same hemisphere and beyond those limits.

All Policy Stamps and Medical Fees required on effecting Assurances are paid by the Company.

By recent enactments, persons are exempt, under certain restrictions, from Income Tax, as respects so much of their income as they may devote to Assurances on Lives.

The Annual Reports of the Company's state and progress, Prospectuses and Forms, may be had, or will be sent, post free, on application at the Office, or to any of the Company's Agents.

EQUITY AND LAW LIFE ASSURANCE SOCIETY,

No. 26, LINCOLN'S INN FIELDS, LONDON.

CAPITAL—ONE MILLION, IN 10,000 SHARES, OF £100 EACH.

TRUSTEES.

THE RIGHT HON. THE LORD HIGH CHANCELLOR.
THE RIGHT HON. LORD MONTEAGLE.
THE RIGHT HON. THE LORD CHIEF BARON.
THE HON. MR. JUSTICE COLERIDGE.

THE HON. MR. JUSTICE ERLE.
NASSAU WILLIAM SENIOR, Esq.
CHARLES PURTON COOPER, Esq., Q.C., LL.D., F.R.S.
GEORGE CAPRON, Esq.

DIRECTORS.

CHAIRMAN—NASSAU W. SENIOR, Esq.

J. E. ARMSTRONG, Esq.
R. J. P. BROUGHTON, Esq.
JOHN M. CLABON, Esq.
MR. SERJEANT CLARKE.
JOHN ELLIS CLOWES, Esq.
GEO. A. CRAWLEY, Esq.
CHARLES J. DIMOND, Esq.

SIR F. DWARRIS, F.R.S.
JNO. WM. HAWKINS, Esq.
WILLIAM EDWD. HILLIARD, Esq.
N. HOLLINGSWORTH, Esq.
T. GLOVER KENSIT, Esq.
JOHN H. KOE, Esq., Q.C.
JOHN LUCAS, Esq.
CHARLES HENRY MOORE, Esq.

DEPUTY-CHAIRMAN—GEORGE LAKE RUSSELL, Esq.

EDMUND F. MOORE, Esq.
GEORGE W. K. POTTER, Esq.
W. B. S. RACKHAM, Esq.
GEORGE ROBINS, Esq.
A. H. SHADWELL, Esq.
RICHARD SMITH, Jun., Esq.
E. WILBRAHAM, Esq., Q.C.

AUDITORS.

JOHN BOODLE, Esq.; ALEXANDER EDGELL, Esq.; ROBERT J. PHILLIMORE, D.C.L., M.P.; ERIC RUDD, Esq.

SOLICITORS.—Messrs. ROOPER, BIRCH, INGRAM, & WHATLEY, Lincoln's Inn Fields.

MEDICAL OFFICERS.—JOHN SCOTT, M.D.; BENJAMIN ATKINSON, Esq.

ACTUARY AND SECRETARY.—ARTHUR H. BAILEY, Esq.

Eighty per cent. of the Profits are divided at the end of every Five Years among the Assured. At the first Division, to the end of 1849, the addition to the amount assured averaged 50 per cent.; and at the second, to the end of 1854, 55 per cent. on the Premiums paid during the preceding five years.

THE FOLLOWING ARE EXAMPLES:

Date of Policy	18th March, 1845.	24th April, 1845.	7th November, 1845.
Age at Entry	30.		
	42.		
	51.		
	£ s. d.	£ s. d.	£ s. d.
Annual Premium	25 7 6	35 16 8	49 8 4
Sum Assured	1,000 0 0	1,000 0 0	1,000 0 0
Bonus added	157 10 0	184 0 0	211 10 0

Copies of the last Report, Prospectuses, and every information, may be had upon written or personal application to the Office.

ANNUAL DIVISION OF PROFITS.

GREAT BRITAIN MUTUAL LIFE ASSURANCE SOCIETY,

14, WATERLOO PLACE, LONDON,

AND 42, JOHN DALTON STREET, MANCHESTER.

Directors.THE CHISHOLM, *Chairman of the Board of Directors.*

Major-General MICHAEL E. BAGNOLD.

FRANCIS BRODIGAN, Esq.

ALEXANDER ROBERT IRVINE, Esq.

JOHN INGLIS JERDEIN, Esq.

JAMES JOHN KINLOCH, Esq.

WILLIAM MORLEY, Esq.

ROBERT FRANCIS POWER, Esq., M.D.

Rev. F. W. J. VICKERY.

This Society is established on the tried and approved principle of Mutual Assurance. The funds are accumulated for the exclusive benefit of the Policy-holders, under their own immediate superintendence and control. The profits are divided annually, and applied in reduction of the current Premiums. Policy-holders participate in Profits after payment of five annual Premiums.

The Annual General Meeting was held on the 28th May, 1857, when an elaborately detailed Report of the affairs of the Institution was presented to the Members. After a rigid investigation, it was satisfactorily ascertained that the state of the funds was such, that the Policy Holders' allowances might be safely increased, during the present year, from 31½ to 32½ per cent., whilst it was clearly shown that, from the extreme care and caution observed in avoiding any undue appropriation of the surplus, such allowances would hereafter, from time to time, be considerably augmented. It was also clearly shown that the amount of business transacted during the past and preceding years was such as to prove incontestably that the Society firmly maintains its footing, and enjoys, to the fullest extent, the confidence and support of the public.

The Members present at the Meeting were fully satisfied with the Report, and resolved unanimously that a reduction of 32½ per cent. should be made in the current year's Premium payable by all Policy-holders now entitled to participate in the Profits. Credit is allowed for half the Annual Premiums for the first five years.

The following Table exemplifies the effect of the present reduction.

Age when Assured.	Amount Assured.	Annual Premium originally paid.	Allowance of 32½ per Cent.	Annual Premium now payable.
	£	£ s. d.	£ s. d.	£ s. d.
20	1000	20 17 0	6 15 8	14 1 10
30	1000	25 13 4	8 6 10	17 0 6
40	1000	33 18 4	11 0 5	22 17 11
50	1000	48 16 8	15 17 5	32 19 3
60	1000	75 17 0	24 13 2	51 4 4

14, Waterloo Place, London.

A. R. IRVINE, *Managing Director.*

THE GENERAL REVERSIONARY & INVESTMENT COMPANY.

OFFICE, 5, WHITEHALL, LONDON.

ESTABLISHED 1836.

FURTHER EMPOWERED BY SPECIAL ACT OF PARLIAMENT, 14 & 15 VICTORIA, CAP. CXXX.

CAPITAL, £500,000, IN 5,000 SHARES OF £100 EACH.

DIRECTORS AND TRUSTEES.Lieut.-Gen. Sir ROBERT J. HARVEY, C.B., K.T.S., *Chairman.*

Sir WILLIAM GORE OUSELEY, K.C.B., D.C.L.

WILLIAM DACRES ADAMS, Esq.

THOMAS BLACKALL, Esq., M.D.

GEO. PERCY ELLIOTT, Esq., *Deputy Chairman.*

CHARLES THOMAS HOLCOMBE, Esq.

THOMAS GODFREY SAMBROOKE, Esq.

SEYMOUR TEULON, Esq.

HENRY WALMSLEY, Esq.

AUDITORS.

GEORGE HUGHES, Esq.

CHARLES HARLEY SAVORY, Esq.

HENRY WOODS, Esq.

BANKERS.

Messrs. DRUMMOND; Messrs. HANKEY; Sir SAMUEL SCOTT & Co.

SOLICITOR.

THOMAS P. ANDERSON, Esq., 1, Lincoln's Inn Fields.

The Business of this Company consists in the Purchase of, or Loans upon REVERSIONARY INTERESTS, vested or contingent, in LANDED or FUNDED PROPERTY, or SECURITIES; also LIFE INTERESTS in POSSESSION, as well as in EXPECTATION; and POLICIES of ASSURANCE upon LIVES. LOANS UPON REVERSIONS may be obtained either at an Annual Interest, or in consideration of deferred charges, payable upon the REVERSIONS falling in.

IMMEDIATE ANNUITIES are likewise granted upon the latter principle to persons entitled to Reversionary Interests who may thus obtain an Income until their property falls into possession, without being called upon for any payment until that event.

Prospectuses and Forms of Proposals may be obtained from the Secretary, to whom all communications should be addressed, free of postage.

By order of the Board of Directors,

WM. BARWICK HODGE, *Actuary & Secretary.*

IMPERIAL LIFE INSURANCE COMPANY,

1, OLD BROAD STREET, LONDON.

INSTITUTED 1820.

DIRECTORS—1857.

THOMAS GEORGE BARCLAY, Esq., <i>Chairman.</i>	MARTIN TUCKER SMITH, Esq., M.P., <i>Deputy-Chairman.</i>
JAMES C. C. BELL, Esq.	DANIEL MILDRED, Esq.
CHARLES CAVE, Esq.	JAMES GORDON MURDOCH, Esq.
GEORGE WILLIAM COTTAM, Esq.	JOHN HORSLEY PALMER, Esq.
GEORGE HENRY CUTLER, Esq.	FREDERICK PATISON, Esq.
HENRY DAVIDSON, Esq.	NEWMAN SMITH, Esq.

At the Fifth Appropriation of Profits for the five years terminating January 31, 1856, a Reversionary Bonus was declared of £1 10s. per cent. on the sums insured, and subsisting Additions for every Premium paid during the five years. This Bonus, on Policies of the longest duration, exceeds £2 5s. per cent. per annum on the original sums insured, and increases a Policy of £1,000 to £1,638.

The next Appropriation will be made in 1861; and parties who insure during the current quinquennial period will participate in the Profits according to the number of Premiums paid in that period.

Proposals for Insurances may be made at the Chief Office, as above; at the Branch Office, 16, Pall Mall, London; or to any of the Agents throughout the Kingdom.

BONUS TABLE,

SHOWING THE ADDITIONS MADE TO POLICIES OF £1,000 EACH.

Date of Insurance.	Amount of Additions to Feb. 1, 1851.			Addition made as on Feb. 1, 1856.			Sum Payable after Death.		
	£	s.	d.	£	s.	d.	£	s.	d.
1820.....	523	16	0	114	5	0	1,638	1	0
1825.....	382	14	0	103	14	0	1,486	8	0
1830.....	341	12	0	93	2	0	1,334	14	0
1835.....	185	3	0	88	17	0	1,274	0	0
1840.....	128	15	0	84	13	0	1,213	8	0
1845.....	65	15	0	79	18	0	1,145	13	0
1850.....	10	0	0	75	15	0	1,085	15	0
1855.....	15	0	0	1,015	0	0

AND FOR INTERMEDIATE YEARS IN PROPORTION.

SAMUEL INGALL, *Actuary.*

LAW LIFE ASSURANCE SOCIETY,

INSTITUTED 1823.

OFFICE:—FLEET STREET, LONDON.

SUBSCRIBED CAPITAL, ONE MILLION.

The Right Honourable Lord ABINGER.
The Right Honourable Lord CAMPBELL.
The Right Honourable Lord Justice Sir G. J. TURNER.

Trustees.

JAMES W. FARRER, Esq.
GEORGE LAW, Esq.
PHILIP MARTINEAU, Esq.

Directors.

GEORGE MARTEN, Esq., Mincing Lane.
RICHARDS, Esq. (Master in Chancery).
CHARLES F. ROBINSON, Esq. (Queen's Coroner).
P. SMEDLEY, Esq. (High Bailiff of Westminster).
Mr. Serjeant STORKS, Serjeant's Inn, Chancery Lane.
Sir FREDERIC THESIGER, Q.C., M.P., Temple.
W. H. TINNEY, Esq., Q.C. (Master in Chancery).
E. TOMPSON, Esq., Stone Buildings, Lincoln's Inn.
C. R. TURNER, Esq. (Master of the Queen's Bench).
JAMES VALLANCE, Esq., Cavendish Square.
WILLIAM VIZARD, Esq., Lincoln's Inn Fields.
EDWARD WHITE, Esq., Great Marlborough Street.

Auditors.

HENRY HOARE, Esq., Fleet Street.
WILLIAM H. WALTON, Esq. (Master of the Court of Exchequer).

Bankers—Messrs. HOARE, Fleet Street.
Solicitor—D. S. BOCKETT, Esq., 60, Lincoln's Inn Fields.

HARVEY DRUMMOND, Esq., Charing Cross.
NATHANIEL ELLISON, Esq., Lincoln's Inn.
W. F. HIGGINS, Esq., Chester Place, Belgrave Square.
Actuary—WILLIAM SAMUEL DOWNES, Esq.
Physician—P. MERE LATHAM, M.D., 36, Grosvenor Square.

Assurances are effected on the Lives of Persons in any station of Life, to the extent of £10,000 on any one Life. The Profits of the Society will hereafter be divided at the end of every Fifth Year, instead of every Seventh Year, as heretofore.

Four-fifths of the Profits are allotted to the Assured.

The next Division of Profits will be made up to the 31st December, 1859, when all whole-life Policies then in force, effected on or before the 31st December, 1857, will participate.

Bonuses amounting to nearly Three Millions have been added to the Policies at the Four Divisions of Profits which have already been made.

The Assets of the Society amount to nearly Four Millions and a Half, and the Annual Income exceeds Four Hundred and Fifty Thousand Pounds.

Prospectuses may be obtained and Assurances effected through any Solicitor in Town or Country, or by application direct to the Actuary, at the office in London.

September, 1857.

WILLIAM S. DOWNES, *Actuary.*

LONDON LIFE ASSOCIATION,

81, KING WILLIAM STREET, E.C. INSTITUTED 1806.

President.

CHARLES FRANKS, Esq.

Vice-President.

JOHN BENJAMIN HEATH, Esq.

Trustees.

DEASE BARNEWALL, Esq.
FRANCIS HENRY MITCHELL, Esq.

ALFRED HEAD, Esq.
ROBERT HANBURY, Esq.

Directors.

MATTHEW CLARK, Esq.
WILLIAM CORRIE, Esq.
JOHN COSTEKER, Esq.
HENRY T. CURTIS, Esq.

THOMAS DEVAS, Esq.
SAMUEL FISHER, Esq.
GEORGE HODGKINSON, Esq.
EDWARD HENRY JONES, Esq.

HENRY LUARD, Esq.
JOSEPH JOHNSON MILES, Esq.
ISAAC NICHOLSON, Esq.
WM. FLEXMAN VOWLER, Esq.

Solicitors—Messrs. DRUCE & SONS.

The LONDON LIFE ASSOCIATION was established more than Fifty years ago, on the principle of Mutual Assurance—the whole of the benefits being shared by the Members assured. The surplus is ascertained each year, and appropriated solely to a reduction of the premiums and not to an increase of the sum assured by the Policies, the Members being entitled to such reduction after they have been assured for seven years.

The Society has paid in Claims more than	£3,450,000
And has Policies now in force amounting to	6,180,000
For the payment of which it possesses a Capital exceeding	2,600,000
And a Gross Income, from Premiums and Interest, of more than...	320,000

ASSURANCES MAY BE EFFECTED FOR ANY SUM NOT EXCEEDING £10,000 ON THE SAME LIFE.

The Society has no Agents and allows no Commission.

EDWARD DOCKER, *Secretary.*

PROTECTOR

Endowment, Loan, and Annuity Company,

34, KING STREET, CHEAPSIDE, LONDON.

SELF PROVISION.

This Company is designed to afford the greatest possible facilities for effecting provisions by granting Annuities in all their various forms, at the most favourable rates consistent with security. The young and healthy may provide against the infirmities and wants of age by small annual payments; and those with limited capital may secure a maximum income for their lives.

DEPOSITS.

Money may be deposited with this Company for long or short periods, either at a fixed rate of interest, or at rates varying with the market value of money. Trustees and others may advantageously deposit funds at a good rate of interest, until eligible permanent investments can be secured; and this Company, from its extensive connexions, will be found to be a desirable medium between borrowers and investors.

LOANS.

Advances of money are made upon approved personal and other security, for periods of three years and under, repayable by instalments. Immediate advances will be made on Government stocks.

The Company will be glad to receive Loan applications, having £10,000 at present available for this branch of their business.

Agents being required in many parts of the country, active and influential persons willing to undertake the post are requested to forward references to the Manager.

JOHN BEADNELL, MANAGER.

MINERVA LIFE ASSURANCE COMPANY.

ESTABLISHED 1836.

No. 1, CANNON STREET WEST, LONDON.

EDINBURGH: 82, GREAT KING STREET.—DUBLIN: 87, LOWER GARDINER STREET.

TRUSTEES.

GEORGE GRENFELL GLYN, Esq., M.P., Lombard Street.
WILLIAM CHIPPINDALE, Esq., Tonbridge.

EDWARD S. CODD, Esq., Fludyer Street.
ANDREW LAWRIE, Esq., Charles Street, St. James'.

DIRECTORS.

EDWARD S. CODD, Esq., *Chairman*.
WILLIAM CHIPPINDALE, Esq., *Deputy-Chairman*.
JOHN LEACH BENNETT, Esq., Merton, Surrey.
W. H. DUNSTER, Esq., Henrietta Street, Cavendish Sq.
ABEL JENKINS, Esq., New Inn.

ANDREW LAWRIE, Esq., Charles Street, St. James'.
Honbl. FREDERICK PONSONBY, Mount St., Grosvenor Sq.
JOHN STEWART, Esq., Hampton Wick.
HENRY WARD, Esq., Lincoln's Inn Fields.
BARCLAY F. WATSON, Esq., Lincoln's Inn Fields.

AUDITORS.

THOMAS MORGAN, Jun., Esq., Savage Gardens.
WILLIAM BARRON, Esq., Duke Street, Westminster.

ALEXR. JOHNSTON, Jun., Esq., Adelaide Road, Haverstock Hill.

Bankers—Messrs. GLYN, MILLS & Co., Lombard Street.

Physician—Dr. TWEEDIE, F.R.S., 46, Brook Street, Grosvenor Square.

SELECT ASSURANCES.—With the view of rendering Policies of Assurance ultimately indisputable and subject to no condition whatever, excepting payment of the stipulated Premium, the Directors have determined to take the lead of the English Offices, and be the first of them to constitute classes of "Select Assurances," to which all persons assured by Policies which have continued five years in force shall be admissible on special application, and at the discretion of the Court of Directors.

EXTENSION OF LIMITS FOR FOREIGN RESIDENCE AND TRAVEL.

All persons whose Lives are assured by this Company may, in time of peace, reside in any part of Europe, the Colonies of British North America, the Cape of Good Hope, New Zealand, New South Wales, and Australia; and also reside in any part of the world north of 38 degrees of north latitude (California alone excepted), and south of 30 degrees of south latitude: and, provided they be not seafaring men by profession, may, in time of peace, travel to and fro within the specified limits without extra charge or licence previously obtained.

STAMP DUTIES.—The cost of Stamps on Policies will in future be defrayed by the Company.

INCOME TAX.—By the Act of 16th and 17th Victoria, cap. XCI., and the 54th Section of the Income Tax Act, the Premiums payable by any person to this Company for an assurance on his own life, or the life of his wife, are declared free from Income Tax, provided such Premiums do not exceed one-sixth of his whole income.

THE FOLLOWING IMPORTANT BENEFITS ARE ALSO AFFORDED BY THIS COMPANY.

1st.—A **GUARANTEED RETURN** will be made at any time for the surrender of existing whole term Policies, effected by even rates, of **FORTY PER CENT.** of the amount of ordinary Premiums received. This is an advantage which it is believed has not hitherto been afforded by any other Assurance Company.

2nd.—A person desirous of surrendering his Policy may receive, instead of a payment in cash, a new Policy for an equivalent sum, not subject to further payment of Premium.

3rd.—Credit given for one-third of the Premiums upon whole term Policies.

4th.—Notices of assignments received and registered, and acknowledged if required.

5th.—No claim will be disputed, except in case of palpable fraud: an unintentional error will not vitiate a Policy.

6th.—No entrance money or fee of any kind, nor any charge made for Policies.

7th.—Loans are granted on deposit of Policies of five years' standing to the extent of their value.

8th.—No appearance before the Court of Directors required.

The Income for 1856 was nearly £70,000.

The Accumulated Funds on 31st Dec., 1856, were upwards of £315,000.

Prospectuses, Forms of Proposal, and every information, may be obtained at either of the Offices as above, or from any of the Agents throughout the kingdom.

FOUR-FIFTHS OF THE PROFITS DIVIDED EVERY FIVE YEARS.

Policies effected by the Participation Scale prior to 31st December, 1857, will participate in the Division of Profits which will be made in 1862.

June, 1857.

WILLIAM THOMAS ROBINSON, *Actuary and Secretary*.

NATIONAL ALLIANCE ASSURANCE COMPANY,

HOME AND FOREIGN.

WITH WHICH IS INCORPORATED THE ENGLISH & FOREIGN LIFE ASSURANCE SOCIETY.

CHIEF OFFICES—35, OLD JEWRY, LONDON.

BRANCH OFFICE—8, SAVILLE STREET, HULL.



DIRECTORS.

Chairman—Captain the LORD FREDERIC HERBERT KERR, R.N.

Vice-Chairmen.

Rev. JOHN HARVEY ASHWORTH, M.A., 2, Marlborough Terrace, Kensington, and East Woodhay, Hants. | ROBERT GEORGE RAMSDEN, Esq., 35, Gloucester Terrace, Hyde Park; and Hyndburn Hall, Lancashire.

DAVID BRANDON, Esq., 24, Berkeley Square.

FREDERICK GEORGE FELLOWE, Esq., Grove Hill, Camberwell, Surrey.

WILLIAM WYLLYS MACKESON, Esq., 1, New Square, Lincoln's Inn, and 18, Westbourne Terrace Road.

EDWARD MERYON, M.D., 14, Clarges Street, Piccadilly, and Athenæum Club.

THOMAS ALFRED POTT, Esq., 90, Camden Road Villas, Regent's Park.

ROBERT RICHARD ROBINSON, Esq., 142, Westbourne Terrace, Hyde Park.

WILLIAM NEWMAN WARBERTON, Esq., 47, Upper Thames Street, City, and Ellesmere Villa, St. John's Wood.

AUDITORS.

EDMUND CLENCH, Esq.

EDWARD MOSELEY, Esq.

BANKERS.

THE COMMERCIAL BANK OF LONDON, Lothbury.

Messrs. OLDING, SHARPE, & Co., Clement's Lane, Lombard Street.

MEDICAL REFEREES.

EDWARD MERYON, M.D., 14, Clarges Street, Piccadilly.

JOHN MACLEAN, M.D., 29, Upper Montague Street, Montague Square.

SURGEON—T. SPENCER WELLS, Esq., F.R.C.S., 3, Upper Grosvenor Street, Grosvenor Square.

CONSULTING SURGEON—T. B. CURLING, Esq., F.R.S., 39, Grosvenor Street.

SOLICITOR—THOMAS MORTIMER CLEOBUREY, Esq., 35, Old Jewry, City, and Shepherd's Bush.

PROVINCIAL SUPERINTENDENTS.

ALEXANDER GUNN, Esq.

JOHN SNOW, Esq.

GENERAL MANAGER—THOMAS ALFRED POTT, Esq. (*To whom all communications should be addressed.*)

SECRETARY—J. J. P. ANDERSON, Esq.

Perfect security is guaranteed by a wealthy and influential body of shareholders.

The Business is increasing with great rapidity, the new Insurances effected at the present time being at the rate of about ten thousand a-year.

The Company's affairs are managed and conducted on strictly economical principles, and a comprehensive system is adopted which embraces, under one management,—

1st. **THE LIFE ASSURANCE DEPARTMENT**, for effecting Assurances on the Lives of all classes, at Home and Abroad, granting Endowments, and transacting every description of Business to which the principles of Life Assurance are applicable.

2nd. **THE CASUALTY DEPARTMENT**, for Insuring sums of money payable in the event of Death occurring from Accidental Causes either during travel by sea or land, in any part of the World, or whilst following the ordinary occupations of life at home; insuring also a Weekly Allowance in non-fatal cases of Accident. The Company also insures against accidental breakage of Plate Glass of all kinds.

3rd. **ANNUITIES**.—The granting Annuities according to the expectation of Life; thus giving to Annuitants, of precarious or confirmed ill-health, the opportunity of obtaining the largest possible return for their Investment.

EFFICIENT WORKING AGENTS WANTED in many of the Towns throughout the United Kingdom, to whom the usual Commission will be allowed; and on the death of an accredited Representative of this Company, half the Commission will be continued to his Widow during her Life.

The Annual Report, Prospectus, Forms, and every Information will be forwarded on request.

THOMAS ALFRED POTT, *Manager.*

National Provident Institution,

48, GRACECHURCH STREET, LONDON,

FOR MUTUAL LIFE ASSURANCE, ANNUITIES, &c.

ESTABLISHED DECEMBER, 1835.

Directors.

Chairman—SAMUEL HAYHURST LUCAS, Esq.
FRANCIS BENNOCH, Esq.
JOHN BRADBURY, Esq.
THOMAS CASTLE, Esq.
WILLIAM MILLER CHRISTY, Esq.

Deputy-Chairman—CHARLES LUSHINGTON, Esq.
JOHN FELTHAM, Esq.
CHARLES GILPIN, Esq., M.P.
ROBERT INGHAM, Esq., M.P.

ROBERT SHEPPARD, Esq.
JONATHAN THORP, Esq.
WILLIAM TYLER, Esq.
CHARLES WHETHAM, Esq.

Physicians—J. T. CONQUEST, M.D., F.L.S.; THOMAS HODGKIN, M.D.

Trustees—JOHN FELTHAM, Esq.; ROBERT INGHAM, Esq., M.P.; SAMUEL H. LUCAS, Esq.; CHARLES LUSHINGTON, Esq.

Bankers.—Messrs. BROWN, JANSON and Co., and BANK OF ENGLAND.

Solicitor—SEPTIMUS DAVIDSON, Esq.

Consulting Actuary—CHARLES ANSELL, Esq., F.R.S.

Abstract of the Directors' Report for the Year ending 20th November, 1856:

<p>Number of Policies issued in the year 1,050 Annual Premiums thereon £17,412 18 8 Total number of Policies issued 19,617 Annual Income on 14,337 existing Policies (after deducting £35,348, abatement of Premiums at the last division of profits in 1852) £201,383 5 2 Interest on Capital 57,352 2 0</p> <p>Total estimated Annual Income £258,735 7 2 Balance of receipts over disbursements in the year 140,556 8 7</p>	<p>Making the amount of Capital (arising exclusively from the Premiums paid by the Members, who are themselves the sole Proprietary, and among whom alone the whole Profit is divided) £1,351,806 5 11 Amount paid in Claims by Life Policies since the establishment of the Institution in December, 1835 609,161 11 11 Amount returned to the Assured in abatement of Premiums in the 17 years ending 20th Nov., 1852 240,134 11 8 Additions to Policies by way of Bonus 126,504 0 0</p>
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At the last division of surplus profits, made up to Nov. 20, 1852, the reductions varied from 6 to 89 per cent. on the original amount of Premiums, according to the age of the member and the time the Policy had been in force; and the Bonuses ranged in like manner from 50 to 75 per cent. on the amount of Premiums received during the preceding five years.

The next division will be made up to the 20th November, 1857. No charge made for Policy Stamps.

Loans granted on the security of the Society's Policies to the extent of their value.

The Prospectus, with the last Report of the Directors, and all other information, may be had on application at the office, or of the following agents:—

LIVERPOOL..... Mr. BENJAMIN WILLIAMS, 7, Castle Street; and Mr. GEO. HANCOCK, 15, Tithebarn Street.
MANCHESTER.... Mr. ROBERT LONGDON, 63, King Street.

The Office having no Agents in Cheshire, any person who can command a respectable business may apply for an appointment.

October 3rd, 1857.

JOSEPH MARSH, *Secretary.*

ROYAL EXCHANGE ASSURANCE CORPORATION,

FOR FIRE, LIFE, AND MARINE ASSURANCES, AND FOR ANNUITIES.

Established A.D. 1720, by Charter of King George the First, and confirmed by Special Acts of Parliament.

CHIEF OFFICE — ROYAL EXCHANGE, LONDON.

BRANCH — 29, PALL MALL.

Fire, Life, and Marine Assurances may be effected with this Corporation on advantageous terms.

Life Assurances are granted with, or without, participation in Profits; in the latter case at reduced rates of Premium.

The following Table shows the large **BONUSES** declared up to the 31st December, 1855, on British Participating Policies of Fourteen Years' standing, for the sum of £1,000 each:

Age when Assured.	Addition made in 1848.	Further Addition in 1855.	Total Addition.	Per Cent. per Annum on the Sum Assured.	Per Cent. on the Premium paid.	Age when Assured.	Addition made in 1848.	Further Addition in 1855.	Total Addition.	Per Cent. per Annum on the Sum Assured.	Per Cent. on the Premium paid.
	£	£	£				£	£	£		
20	98	106	204	1.46	71.2	50	135	140	275	1.96	43.0
25	100	109	209	1.49	65.0	55	149	154	303	2.16	39.9
30	102	112	214	1.53	59.3	60	166	174	340	2.43	37.2
35	106	115	221	1.58	54.3	65	188	210	398	2.84	33.6
40	113	121	234	1.67	50.5	70	244	274	518	3.70	32.9
45	121	128	249	1.78	46.2						

Equivalent Reductions have been made in the **Annual Premiums** payable by persons who preferred that form of Bonus.

The future divisions of Profit will take place every **Five Years.**

The expenses of Management, being divided between the different branches, are spread over a *larger amount of business than that transacted by any other office.* The charge upon each Policy is thereby reduced to a sum so small as to account for the magnitude of the Bonus which has been declared, and to afford a probability that a similar rate will be maintained at future Divisions.

This Corporation affords to the Assured a liberal participation in Profits, with exemption from the liabilities of Partnership;—a rate of Bonus equal to the average returns of Mutual Societies, with the guarantee of a large invested Capital-Stock;—the advantages of modern practice, with the security of an Office whose resources have been tested by the experience of **nearly a Century and a half.**

SPECIAL NOTICE.

An Assurance may now be effected for any sum not exceeding £15,000 on the same Life. In this arrangement the Directors have in view the convenience of persons who desire to insure for large sums, but who object to the trouble of appearance and medical examination at numerous offices.

JOHN A. HIGHAM, *Actuary and Secretary.*

THE ROYAL FARMERS AGRICULTURAL & COMMERCIAL Insurance Company,

3, NORFOLK STREET, STRAND, LONDON.

DIRECTORS.

Chairman—STEPHEN C. DENISON, Esq., Deputy Judge Advocate, 35, Great George Street, Westminster, London.

Deputy-Chairman—B. P. SHEARER, Esq., Swanmore House, Bishop Waltham, Hants.

SAMUEL BOYDELL, Esq., 41, Queen Square, Bloomsbury, London.

NEWSON GARRETT, Esq., Aldc House, Aldeburgh, Suffolk.

WILLIAM HODGES, Esq., Recorder of Poole, 1, Essex Court, Temple, London.

SAMUEL JONAS, Esq., Ickleton, Cambridgeshire.

Rev. HENRY E. KNATCHBULL, Elmham Vicarage, Thetford, Norfolk.

WILLIAM WILBERFORCE PEARSON, Esq., 27, Wimpole Street, London.

THOMAS ROLLS, Esq., Clipping Norton, Oxfordshire.

THOMAS SMITH, Esq., 36, Hart Street, Bloomsbury, London.

GEORGE PARKER TUXFORD, Esq., 246, Strand, London.

THOMAS WATERS, Esq., Winchester, Hants.

FIRE INSURANCES on every description of Property, on terms as moderate as by any other well-established Office.

LIFE POLICIES payable to the Registered Holders, by which much inconvenience and expense is prevented.

Bonuses guaranteed, and therefore secured to the Assured, irrespective of the profits of the Office.

Insurers in 1857 will be entitled to participate in the Bonus to be declared on the profits to the 31st of December, 1858

No charge for Life Policy Stamps, nor for new Fire Policies, if for £300 or upwards, or if removed from other Offices to favour this Company.

HAIL INSURANCE.—The Bonus allowed in the year 1856 was upwards of 66 per cent. on Insurances of five years' duration.—LOSSES promptly and liberally settled.

ADDITIONAL AGENTS WANTED. Application to the Secretary.]

JOHN REDDISH, *Secretary and Actuary.*

THE SCOTTISH PROVINCIAL ASSURANCE COMPANY.

Established 1825.

INCORPORATED BY SPECIAL ACT OF PARLIAMENT.

CAPITAL, £1,000,000.

HEAD OFFICES :

ABERDEEN . . . 96, Union Street. | LONDON . . . 20, Cannon Street.

Governor—THE RIGHT HON. LORD FORBES.

DIRECTORS IN LONDON.

Chairman—JAMES ANDERSON, Esq. (Messrs. J. Thomson & Co.), 6, Billiter Square.

GEORGE HARRIS, Esq. (Messrs. G. Harris & Sons), 22, Change Alley.

WM. P. SMITHETT, Esq. (Messrs. Greig, Smithett & Co.), 17, Coleman Street.

G. TAYLER, Esq. (Messrs. Dalgleish & Tayler), Great Scotland Yard.

GEORGE THOMPSON, Jun., Esq., St. Helen's Place.

JOHN YOUNG, Esq., 17, Watling Street, and Exchange Buildings.

Physician—G. T. FINCHAM, M.D., 28, Chapel Street, Belgrave Square.

Solicitors—Messrs. CLARKE & MORICE, 29, Coleman St. *Bankers*—LONDON JOINT STOCK BANK.

Resident Secretary—THOMAS YUILLE WARDROP.

LIFE.

The Rates charged are strictly moderate.

Profits divided every Five years.

Forty per cent. of the ordinary Premiums received upon existing Whole Term Policies effected by even rates, and which have been in existence Three Years, will be returned for the surrender of the Policy.

No charge for Policy Stamps.

Medical Fees paid.

INCOME TAX.

By the Act of 16 & 17 Victoria, cap. xci., and the 54th Section of the Income Tax Act, the Premiums payable by any person to this Corporation for an Assurance on his own life, or the life of his Wife, are declared free from Income Tax, provided such Premiums do not exceed one-sixth of his whole income.

FIRE.

Common Insurance 1s. 6d. per cent. per annum.

Hazardous Insurance 2s. 6d. " "

Doubly Hazardous Insurance 4s. 6d. " "

Shipping insured in Port or Harbour, with liberty to Dock.

Special Risks undertaken on liberal terms.

Prospectuses and every information may be obtained by applying at the Offices, or to any of the Company's Agents throughout the United Kingdom.

By order of the Directors,

LONDON, 20, Cannon Street.

THOMAS YUILLE WARDROP, *Resident Secretary.*

UNION ASSURANCE SOCIETY,

(FIRE, LIFE, AND ANNUITIES).

A. D. 1714.

CORNHILL, AND 70, BAKER STREET, LONDON.

COLLEGE STREET, DUBLIN.

GRONENGEN STREET, HAMBURG.

EXCHANGE STREET WEST, AND TITHEBARN STREET, LIVERPOOL.

NORTH NELSON STREET, EDINBURGH.

INSTITUTED IN THE REIGN OF QUEEN ANNE, A. D. 1714, WITH LARGE INVESTED FUNDS.

DIRECTORS, &c.*Chairman*—JOHN REMINGTON MILLS, Esq.*Deputy-Chairman*—HENRY ALDWIN SOAMES, Esq.

JAMES BENTLEY, Esq.

THOMAS LEWIS, Esq.

GEO. SPENCER SMITH, Esq.

THOMAS BODLEY, Esq.

THOMAS MILLS, Esq., M.P.

R. HORSMAN SOLLY, Esq.

DANIEL BRITTEN, Esq.

JOHN MORLEY, Esq.

WM. FOSTER WHITE, Esq.

NICHOLAS CHARRINGTON, Esq.

JOHN PAYNTER, Esq.

SAMUEL WILSON, Esq., Ald.

S. PRESTON CHILD, Esq.

JOHN ROGERS, Esq.

STEPHEN WILSON, Esq.

WILLIAM GILPIN, Esq.

HENRY RUTT, Esq.

LIFE.

Reduced rates for young and middle ages, with guarantee of a Company in existence upwards of 140 years, and a large accumulated capital.

The last Bonus (1855) gave additions to Policies varying from 25 to 70 per cent. on the previous seven years' Premiums. Lower rates, without profits.

Two-thirds only of the Premiums may be paid until death.

Decreasing and increasing rates of Premium, and half-yearly or quarterly.

Medical fees allowed.

FIRE.

Insurances at the usual rates, and profits returned on Policies taken out for seven years by prompt payment.

Losses occasioned by explosion of gas made good.

The Rent of Houses and Farming Stock insured at equitable rates.

WILLIAM B. LEWIS, *Secretary.*

THE CONSERVATIVE LAND SOCIETY.

OFFICES,

33, NORFOLK STREET, STRAND, LONDON. W.C.

Enrolled under 6 and 7, William IV., cap. 32, as the Conservative Benefit Building Society, and established for the purpose of aiding Members of all Classes to obtain speedily and cheaply the Freehold Franchise in all Counties, and as a most eligible mode of Investing Capital and Savings.

TRUSTEES.LORD VISCOUNT RANELAGH.
THE HON. COL. LOWTHER, M.P.THE RIGHT HON. R. A. CHR. N. HAMILTON, M.P.
J. C. COBBOLD, Esq., M.P.**EXECUTIVE COMMITTEE.***Chairman*—LORD VISCOUNT RANELAGH.*Vice-Chairman*—COLONEL BROWNLOW KNOX, M.P.

ADAMS, BORLASE H. Esq.

DUNCOMBE, HON. W. E., M.P.

PALK, LAWRENCE, Esq., M.P.

BECKE, THE EARL OF, M.P.

HOLMES, T. KNOX, Esq.

POWELL, HENRY, Esq.

BLAKEMORE, T. W. BOOKER, Esq., M.P.

HUDDLESTON, J. W., Esq.

STEVEN, ROBERT, Esq.

BOURKE, HON. ROBERT.

INGESTRE, Viscount.

WINSTANLEY, NEWNHAM, Esq.

COBBOLD, J. C., Esq., M.P.

MEYNCH, Lt.-Col. AUGUSTUS.

WORTHINGTON, Rev. J. W., D.D.

SHARES £50 EACH, UNLIMITED IN NUMBER.

No restriction on the number of Shares held by one Member. Entrance Fee, 2s. 6d. per Share. Monthly Payments, 8s.; Quarterage, 1s. per Share. First Monthly Payment, 12s. 6d.; and Post Office Orders for that amount, in the name of the Secretary, payable at 282, Strand, will secure the immediate entry of the names of new Members in the Society's books. A completed Share costs £52 5s. 6d., and is entered immediately on the ORDER of RIGHTS. No Shares issued until the first payment has been received at the Office. Interest on completed Shares, and for any payments in advance of a year's subscription and above, Five per Cent. per Annum, payable half-yearly, on the 1st of May and 1st of November. Shareholders cannot be held or made liable for any debts or engagements of the Society beyond the amount of their Shares. The Society has never paid less than Six per Cent. to Investors.

Prospectuses and Forms of Application for Shares will be duly forwarded on application to the Secretary. Members may pay Weekly, Monthly, Quarterly, or Yearly; and Subscriptions may be withdrawn on giving ten days' notice. Minors are allowed to be Members, with the consent of Parents or Guardians. Females may also become Members. No Member can be compelled to take a particular Allotment; or, indeed, any Allotment at all. The Members have the option to select or not, as they please; or to sell their rights of Choice—which have been sold at Premiums, varying from £1 to £150. All conveyances of Allotments are free of any expense to Members. The interest on Money Advances to Members is fixed at £5 per Cent. The Charge for Mortgages is at a fixed rate.

CHARLES LEWIS GRUNEISEN, *Secretary.*

A.D. 1717.

WESTMINSTER FIRE OFFICE,

KING STREET, COVENT GARDEN, LONDON. W.C.

TRUSTEES,

ROBERT TUBBS, Esq. W. LEVERTON DONALDSON, Esq. EDWD. S. STEPHENSON, Esq. JAMES LOCKYER, Esq.
 Secretary—WM. M. BROWNE, Esq. | Surbper—CHAS. MAYHEW, Esq.

Insurances are undertaken by this Office at rates of Premium as low as is consistent with security.

FARMING STOCK AT FOUR SHILLINGS PER CENT., WITHOUT THE AVERAGE CLAUSE.

SHORT PERIOD POLICIES GRANTED.

LOSSES FROM EXPLOSION OF GAS AND FROM FIRE BY LIGHTNING MADE GOOD.
 RENT INSURED.

ALL LOSSES PROMPTLY AND LIBERALLY SETTLED.

Insurances Transferred from other Offices without Extra Charge.

The Westminster Fire Office, established in 1717, is one of the oldest Offices for Insurance against Damage by Fire now existing; it has carried on an extensive and successful business for upwards of **One Hundred and Forty Years** in the Metropolis, and during the whole of that period has maintained the highest character for respectability and liberality in all its transactions.

As a proof of the just manner in which the claims on its funds have been met, it may be observed that it has only on one occasion been obliged to defend an action either in a court of law or equity.

THE WESTMINSTER AND GENERAL LIFE ASSURANCE ASSOCIATION,

AT THE WESTMINSTER FIRE OFFICE, 27, KING STREET, COVENT GARDEN. W.C.

TRUSTEES.

GEORGE DODD, Esq. | COLONEL WILLIAM HY. MEYRICK. | JOSEPH WILLIAM THRUPP, Esq.

This Association offers to Assurers the security of an ample guaranteed Capital in addition to a large Fund accumulated by the investment of the Premiums received.

Eighty per cent. of the Net Profits are, at intervals of Five years, divided among the parties Assured, under the participation class for the whole term of life, on whose Policies two years' premiums have been paid.

The Additions made to Policies will be seen by the accompanying Table:—

Date of Assurance.	Age when Assured.	Sum Assured.	Total of Premiums paid.			Total of Additions to 1st January, 1857.			Total sum now payable in the event of Death.		
			£	s.	d.	£	s.	d.	£	s.	d.
1837	35	1,000	564	3	4	250	4	0	1,250	4	0
1837	41	3,000	1,995	0	0	872	11	0	3,872	11	0
1842	37	1,000	445	12	6	168	12	0	1,168	12	0
1847	30	1,400	354	1	8	85	19	0	1,485	19	0
1852	18	1,000	88	19	2	27	7	0	1,027	7	0

Premiums may be paid yearly, half-yearly, or quarterly.

One-half of the Annual Premiums for the first Five Years may remain on credit at Five per cent. interest, to be paid off at the expiration of the Five Years, or remain as a charge upon the Policy, as may be agreed upon.

Loans advanced on the security of Policies after Two Annual Premiums have been paid on them.

Immediate, Deferred, and Survivorship Annuities granted upon favourable terms.

The Stamp Duty on Assurance Policies is paid by the Office.

Every information on the subject of Life Assurance can be obtained on application at the office.

W. M. BROWNE, *Actuary.*

The Directors are desirous of appointing AGENTS in those places in which they are not fully represented.

LIST OF AGENTS.

Mr. DANIEL MARGETTS Ironmonger and Auctioneer CREWE.

Mr. THOMAS BURGESS High Bailiff, County Court King Edward Street, MACCLESFIELD.



LIGHT, CHEAP AND DURABLE
ROOFING,
 AS ADOPTED VERY LARGELY BY
HER MAJESTY'S GOVERNMENT.

CROGGON AND CO.,
 2, DOWGATE HILL, LONDON,

BEG TO CALL THE ATTENTION OF NOBLEMEN, GENTLEMEN, THE TRADE AND THE PUBLIC, TO THEIR

PATENT
ASPHALTE FELT,
FOR ROOFING.

PATRONIZED BY

Her Majesty's Woods and Forests,
 The Ordnance Department,
 The Royal Agricultural Society of England,
 The Leeds and Manchester,
 The London and North Western,

The Liverpool and Manchester,
 The Chester and Holyhead,
 The Norfolk and other Railways,
 The Corporation of the City of Edinburgh,
 The Duke of Buccleugh,
 The Marquis of Anglesea,

The Marquis of Westminster,
 The Birkenhead Dock Company,
 The Dock Trustees of Liverpool,
 Most of the Nobility, Gentry and
 Agriculturists,

AND MANY MEMBERS OF THE ROYAL AGRICULTURAL SOCIETIES OF ENGLAND, SCOTLAND, AND IRELAND.

The FELT has been extensively used and pronounced efficient, and particularly applicable for warm climates.

1.—It is a non-conductor.

2.—It is portable, being packed in rolls, and not liable to damage in carriage.

3.—It effects a saving of half the Timber usually required.

4.—It can be easily applied by any unpractised person.

5.—From its lightness, weighing only 42 lbs. to the square of 100 feet, the cost of carriage is small.

Under Slates in Church or other Roofs the Felt has been extensively used to regulate the Temperature.

INODOROUS FELT,

FOR DAMP WALLS AND FOR DAMP FLOORS, UNDER CARPETS AND FLOOR CLOTHS; ALSO

FOR LINING IRON HOUSES,
PRICE—ONE PENNY PER SQUARE FOOT.

CROGGON & Co.'s PATENT FELTED SHEATING, for Covering Ships' Bottoms, &c., and DRY HAIR FELT, for Covering Steam Boilers, Pipes, &c., preventing the radiation of Heat, and Saving 25 per Cent. of Fuel. Samples, Testimonials, and full instructions, on application to

CROGGON & CO., 2, DOWGATE HILL, LONDON.

LONDON PASSPORT AGENCY OFFICE,

59, FLEET STREET,



HON. SOLOMON GUI

LONDON 59 FLEET STREET

PARTIES RESIDING IN ANY PART OF THE UNITED KINGDOM or LONDON who desire to avoid delay or trouble can have their Passports obtained, and duly *viséd*, with the utmost expedition and dispatch, upon application, by letter or otherwise, to Mr. W. J. ADAMS, 59, Fleet St. Ladies and Gentlemen resident in the country, by this arrangement are saved the trouble of coming to London about their Passport, as it can be forwarded to them by Post (*en régle*). For particulars respecting Passports, see pages 1, 2, 3, 4, and 5 of "Bradshaw's Continental Guide and Hand-Book." Passports mounted, and Names lettered thereon in gold. Passport Cases from 1s. 6d. to 6s.

<p>Travelling Desks. Do. Bags (Leather). Do. Inkstands. Do. Soap (Gibbs'). Do. Shaving and Tooth Soaps (Dunn's). Roll-up Writing Cases. Pocket Memorandum and Writing Cases. Luggage Labels, Adhesive. Do. do. Parchment. Mordon's Railway Ticket-Holder.</p>	<p>Courier Bags, Straps, &c. Door Fasteners and Alarms. Cash Belts. Bags and Furses. Students' Writing Cases. Manuscript Books. Metallic do. Polyglot Washing Books for Ladies or Gentlemen—English and French, German, Italian, Spanish, and Portuguese, 1s. each. Foreign Paper, Envelopes, &c.</p>
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THE LATEST EDITIONS OF BRADSHAW'S HANDBOOKS TO FRANCE, BELGIUM, the RHINE, and PARIS.
KELLER'S MAP of SWITZERLAND, 8s. 6d. and 10s. 6d.
MURRAY'S HANDBOOKS.
FRENCH and GERMAN DICTIONARIES; PHRASE BOOKS; and every description of ENGLISH AND FOREIGN GUIDES.
Addresses of experienced Couriers may be had on application to

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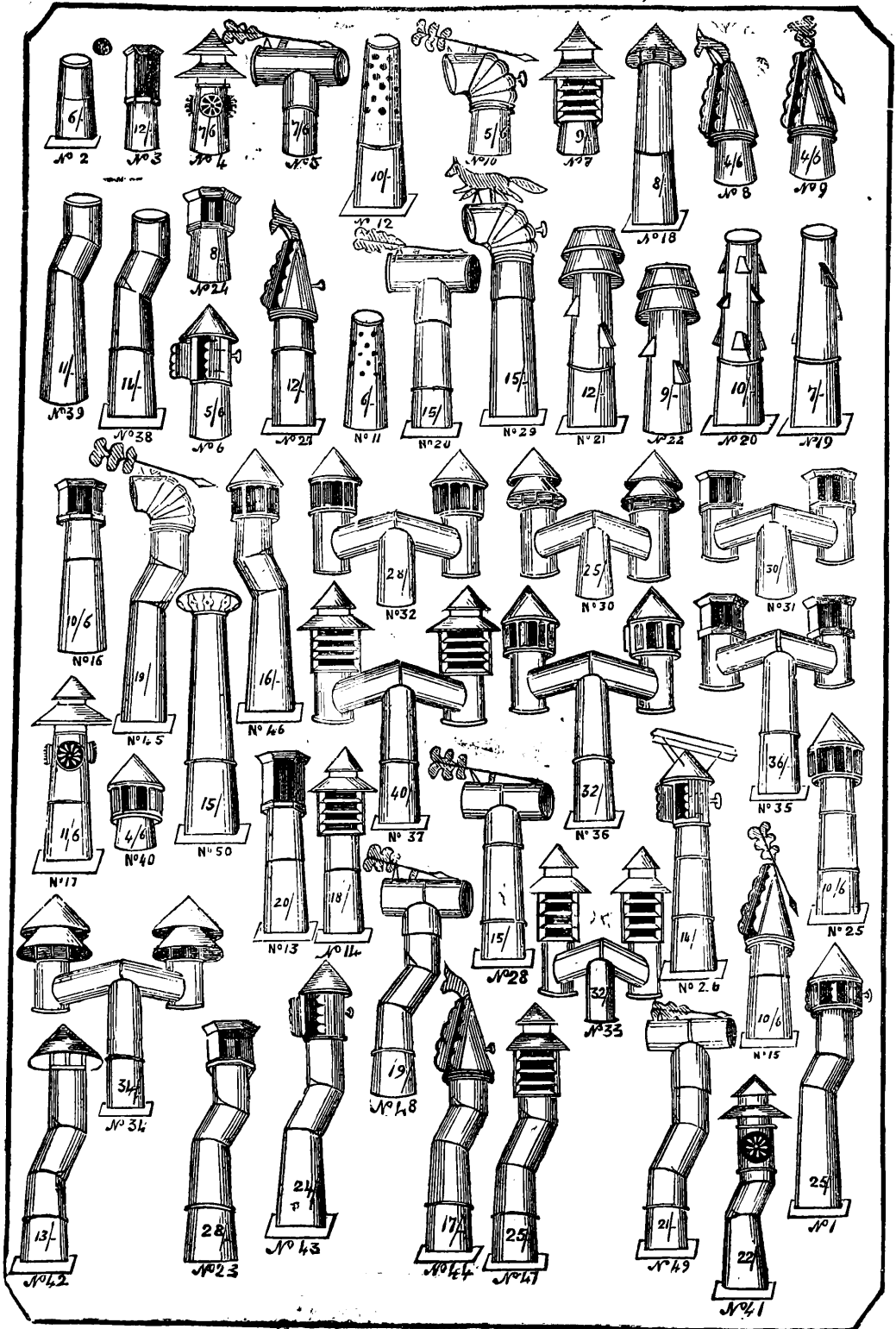
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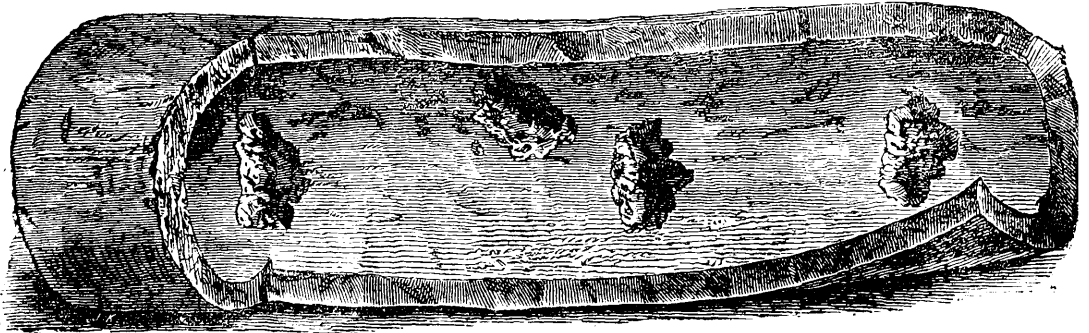
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W. J. ADAMS,
Bradshaw's British and Continental
GUIDE OFFICE,
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MARK BERRY'S IMPROVED CURES FOR SMOKY CHIMNEYS,
 Wholesale Sinq & Galvanized Iron Works,
 CHURCH LANE, WHITECHAPEL, LONDON.



WATER POISONED BY LEADEN PIPES.



"This engraving represents accurately a section of a leaden pipe, which was employed a short time in conveying water from a well on the grounds of Mr. DRICK, of Bonchurch, Isle of Wight. The original section of pipe is 8½ in. long, 2½ in. diameter, and 5-16 in. thick. A great part of the internal surface is corroded by the action of the water; but, as shown in the drawing, four deep excavations have been made, and another is shaded out of view by the manner in which the section of the pipe has been cut. The water has cut these deep pits almost through the pipe, and not only upon the portion which we have illustrated, but has formed similar chasms through the entire length."—*Expositor.*

DURABILITY OF GUTTA PERCHA TUBING.

Many inquiries having been made as to the Durability of Gutta Percha Tubing, the GUTTA PERCHA COMPANY have pleasure in giving publicity to the following Letter:—

**FROM SIR RAYMOND JARVIS, BART.,
VENTNOR, ISLE OF WIGHT.**

SECOND TESTIMONIAL.

In reply to your letter received this morning, respecting the Gutta Percha Tubing for Pump Service, I can state, with much satisfaction, it answers perfectly. Many builders, and other persons, have lately examined it, and there is not the least apparent difference since the first laying down, now several years; and I am informed that it is to be adopted generally in the houses that are being erected here.

POISONED WATER PREVENTABLE BY THE USE OF GUTTA PERCHA TUBING.

The Gutta Percha Company have been favoured with the following letter:—

From Dr. MURRAY, Hull.

It is impossible to conceive of any thing more injurious or destructive to the health of the community than the use of *leaden pipes* for the conveyance of water. The poisonous salts of lead thereby communicated are most insidious and subtle. I hail with gratitude the substitution of *Gutta Percha Tubing*. I have had the *leaden pipe of my own house removed, and its place supplied with one of Gutta Percha*. Nothing can be better. I have also recommended it to others, who have adopted the expedient.

RESISTANCE OF FROST BY GUTTA PERCHA TUBING.

The Gutta Percha Company have been favoured with the following letters in reference to the non-conducting property of Gutta Percha Tubing in the resistance of frost:—

From J. ARMSTRONG, Esq., M.D., Gravesend.

My private house, which was supplied with your Gutta Percha Tubing some five or six years ago, has never required the slightest attention, and previously, there was no winter passed that we were not almost deluged in consequence of the bursting of the old leaden pipes.

From HENRY BROWN and SONS, Western Works, 108, Rockingham Street, Sheffield.

We have now a positive proof of the frost-resisting properties of Gutta Percha Piping. On our premises we have a leaden pipe and a Gutta Percha one lying side by side. The leaden one has been completely frozen up at least ten days, and the Gutta Percha one is still unaffected.

Every variety of Gutta Percha Articles, such as Mill Bands, Tubing, Soles, Goloshes, Sheet, Pump Buckets, Fire Buckets, Bosses, Union Joints, Flasks, Bottles, Bowls, Chamber Vessels, Toilet Trays, Curtain Rings, Picture Frames, Galvanic Batteries, Talbotype Trays, &c. &c., manufactured by the Gutta Percha Company, and sold by their wholesale dealers in town and country.

SUBMARINE AND SUBTERRANEAN TELEGRAPH WIRE, INSULATED WITH GUTTA PERCHA.

**THE GUTTA PERCHA COMPANY, PATENTEES,
WHARF ROAD, CITY ROAD, LONDON.**

FASHIONABLE CARRIAGES AND HARNESS

FOR HOME USE OR FOR EXPORTATION.

EVERY DESCRIPTION

OF CARRIAGE

BUILT TO ORDER,

EITHER TO

PURCHASE or to JOB

FOR

A TERM OF YEARS.

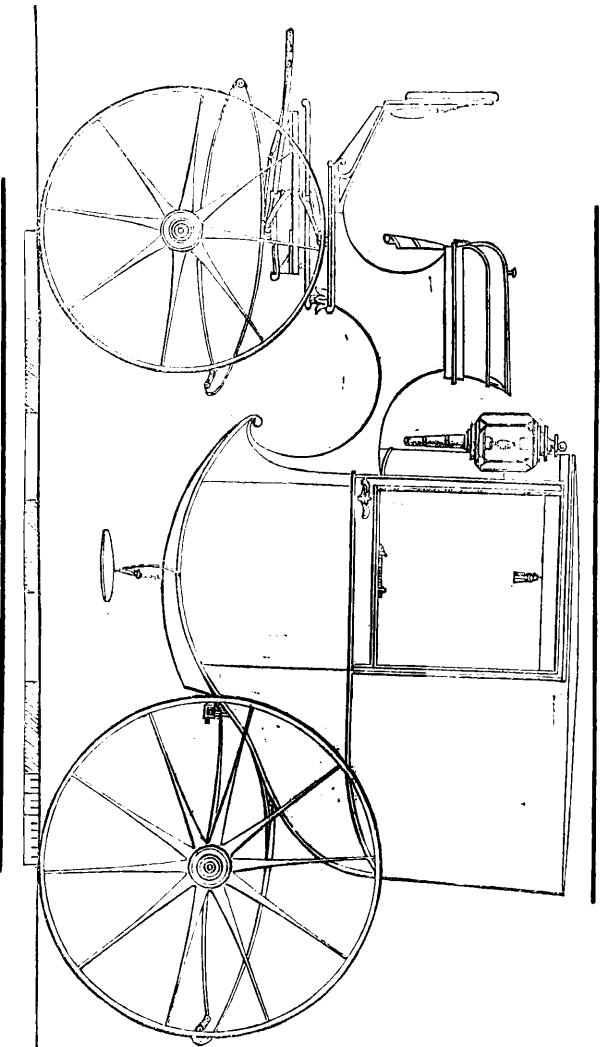
A LARGE STOCK

ON VIEW

OR

NEW & SECOND-HAND

CARRIAGES.



HARNESS

AND SADDLERY

IN

THE BEST QUALITY

OF MATERIALS

AND

MOST APPROVED

STYLE OF FASHION.

ESTIMATES

AND

DESIGNS FURNISHED

ON APPLICATION.

PEARCE AND COUNTZE,

(LATE BAXTER'S,)

102, 103, & 104, LONG ACRE, W.C., LONDON.

PATENT SCREW TABLE-EXPANDER.



SHEWN UNATTACHED.



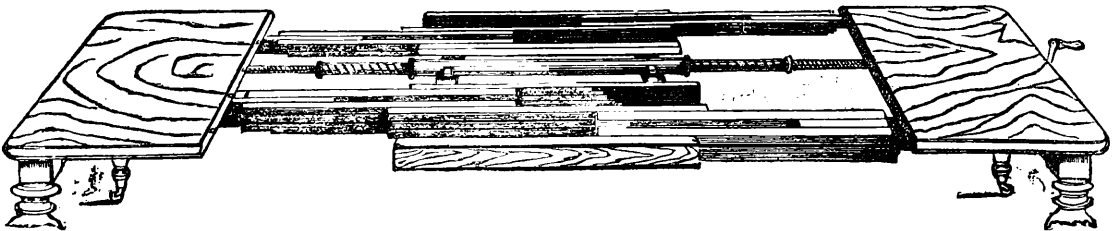
BY ITS USE **ONE PERSON** CAN EXPAND
OR CLOSE ANY
DINING TABLE
WITH EASE.

IT HAS THE FOLLOWING ADVANTAGES:—

NO FASTENINGS ARE REQUIRED TO CONFINE THE TOP;
THE STRENGTH OF THE PATENT IS EQUAL TO ANY WEIGHT;
THE USE OF MIDDLE LEGS IS AVOIDED;
IT CAN BE APPLIED TO
TELESCOPE AND SLIDING FRAME TABLES OF ALL DESCRIPTIONS;
THE EXPENSE IS TRIFLING UPON THE FIRST COST.



By the use of this removable Dowel, made in Iron and Brass, the edge of Tops, if injured, can be repaired without touching the surface.



SCREW-CUTTING OF ALL DESCRIPTIONS, FOR MACHINERY.

SAMUEL HAWKINS,
IRONMONGER, PATENTEE, & MANUFACTURER.

LONDON WAREHOUSE:

54, BISHOPSCATE STREET WITHOUT.

REVOLVING SHUTTERS.

CLARK'S PATENT REVOLVING SHUTTERS IN IRON OR WOOD,

Adapted to every description of Window, at very reduced prices.

BRASS SASH BARS, STALL BOARD & NAME PLATES, MOULDINGS, &c.,

For Shop Fronts, Skylights, &c., on Reduced Terms.

Single & Double Acting Spring Hinges on the most Improved Construction.

ENGRAVING IN EVERY VARIETY.

SHOP FRONTS COMPLETELY FITTED ON THE MOST MODERATE TERMS.

Designs and Estimates forwarded.

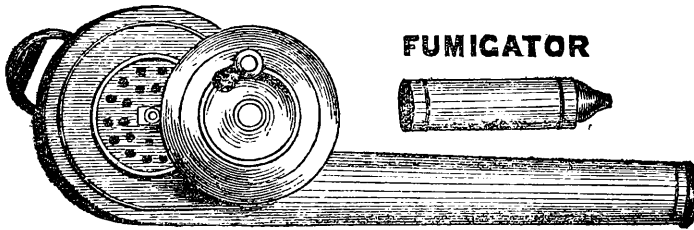
CASTINGS & EVERY DESCRIPTION OF METAL WORK CONNECTED WITH BUILDINGS.

Illustrated Prospectuses and Estimates forwarded.

CLARK'S PATENT BLOWER, FUMIGATOR, &c.

CLARK'S PATENT BLOWER is used for LIGHTING AND REVIVING FIRES, and for FUMIGATING, VENTILATING, and COOLING.

It makes a fire in three minutes, saves money to the Master, and time and trouble to the servant. No well-regulated House should be without one. With the Fumigator attached it destroys insects on plants, and moths and vermin in Houses. To the Plumber and Painter it is invaluable, for heating his irons and melting lead and solder; and for burning paint off old work he saves its cost in a few days' use. **Price Five Shillings.**



SOLD BY ALL RESPECTABLE IRONMONGERS, AND FORWARDED BY

CLARK AND CO., ENGINEERS,

PATENT SHUTTER AND BRASS SASH WORKS,

15, Gate Street, Lincoln's Inn Fields,
LONDON.

FRENCH POLISHERS, CABINET MAKERS, AND OILMEN,

ARE SUPPLIED ON THE BEST TERMS BY

JAMES SLIPPER,

87, LEATHER LANE, & 14 & 15, DORRINGTON ST., BROOKE ST., HOLBORN,

WITH

Spirit Varnishes, French Polishes, Spirit Lackers, &c.,

MANUFACTURED WITH

SPIRIT OF WINE, DUTY FREE,

UNDER THE NAME OF

METHYLATED SPIRIT,

AS ALLOWED BY THE BOARD OF INLAND REVENUE.

	s.	d.	s.	d.	
Superior French Polish	6	0	to	6	6 per gallon
Methylated Finish	6	0	to	6	6 "
White Hard Varnish	6	6	to	7	0 "
Brown Hard Varnish	6	6	to	7	0 "
Bookbinders' Varnish	7	0	to	8	0 "
Transparent Leather Varnish	15	0	to	16	0 "
Spirit Lackers of all kinds	10	0	to	12	0 "
White French Polish	10	0			
White Shellac	1	8			per lb.

The price is regulated by the Market value of Spirit of Wine.

Gum Arabic, Gum Shellac, Sandrach, Benzoin, and all kinds of Gums supplied on the Lowest Terms, and a Net Cash List forwarded Free to Purchasers.

A Confectioners' List forwarded to buyers of Tartaric Acid, Citric Acid, Carbonate of Soda, Essence of Lemons and Bergamot, Oil of Peppermint, and all Essential Oils.

SLIPPER'S INDELIBLE MARKING INK for Lincen, the **Blackest and Best**, adapted both for Exportation and the Home trade, of well known character and reputation.

A LIBERAL DISCOUNT ALLOWED TO SHIPPING HOUSES.

INQUIRIES TO BE ADDRESSED TO

JAMES SLIPPER, Wholesale and Export Druggist and Drysalter, French Polish and Spirit Varnish Manufacturer, 87, Leather Lane, and 14 and 15, Dorrington Street, Brooke Street, Holborn.

QUICKSILVER AT THE IMPORTER'S PRICE.

LOOKING GLASSES ARE CHEAP

When they are really good both in design and quality.

NOSOTTI'S LOOKING GLASSES

Will be found, on inspection, much cheaper (quality compared) than those of any other House.

C. N. begs to call particular attention to the fact that his Plate Glass stands unequalled for polish and pureness in colour, which has gained a high reputation for his Manufactory, which has been unrivalled upwards of Thirty-five years. The great care displayed in the designs and superiority of the gilding must suit the most refined taste.

THE STOCK,

Which is acknowledged to be the

MOST EXTENSIVE IN THE KINGDOM,

And comprising every description of

Gilding and Decorations,

WILL AFFORD EVERY FACILITY TO INTENDING PURCHASERS.

RE-GILDING IN ALL ITS BRANCHES.

AN IMMENSE VARIETY OF FIRST-CLASS FURNITURE,
Suitable for the Mansion or Cottage.

CHOICE MATERIALS FOR WINDOW CURTAINS

At Prices unequalled.

Experienced persons sent to give Estimates free of charge.



Nos. 398 & 399, OXFORD STREET.

Manufactory—Adjoining 3 and 4, Great Chapel Street.



NUTTING, ADDISON & CO.,

PIANOFORTE MAKERS

To Her Majesty the Queen,

19, OSNABURGH STREET, NEW ROAD, REGENT'S PARK, LONDON.

WARE-ROOMS, 210, REGENT STREET.

ELEGANT PERSONAL REQUISITES.

The SUCCESSFUL RESULTS of the last HALF CENTURY have proved beyond question that

ROWLANDS' MACASSAR OIL

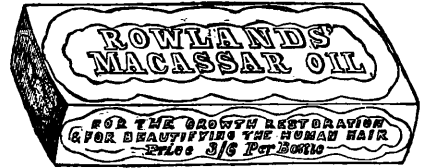
possesses peculiarly nourishing powers in the growth, restoration, and improvement of the Human Hair. It prevents it from falling off or turning gray—strengthens weak hair—cleanses it from Scurf and Dandriff—and makes it beautifully soft, curly, and glossy. In the growth of the BEARD, WHISKERS, and Mustachios, it is unfailing in its stimulative operation. For children it is especially recommended, as forming the basis of a beautiful head of hair. Price, 3s. 6d.; 7s.; Family Bottles (equal to four small), 10s. 6d.; and double that size, 21s.

IMPORTANT CAUTION.

To prevent the substitution of *Spurious Imitations* for the genuine article by unprincipled Shopkeepers, the Proprietors here add a small copy in outline of a portion of the label, as it appears round the bottle. Another portion contains the signature of the Proprietors in red ink,

“A. ROWLAND & SONS.”

The whole, with the exception of the profile of Her Majesty the Queen, is covered with a lacework pattern, in transparent colourless ink.



The Pamphlet, enclosed in the Label or Wrapper, has been re-written and thoroughly revised; and instead of the cork and seal to the bottle, a glass stopper, of the Aire and Calder Bottle Company's Patent, is now used.

ROWLANDS' KALYDOR,

AN ORIENTAL BOTANICAL PREPARATION

FOR IMPROVING AND BEAUTIFYING THE COMPLEXION.

It eradicates all REDNESS, TAN, PIMPLES, SPOTS, FRECKLES, and DISCOLORATIONS, and renders the Skin Soft, Fair, and Blooming. Price 4s. 6d. and 8s. 6d. per bottle.

ROWLANDS' ODONTO,

OR PEARL DENTIFRICE,

Compounded of Oriental Ingredients imported at a great expense. This Powder is of inestimable value in Preserving and Beautifying the Teeth, imparting to them a pearl-like whiteness, Strengthening the Gums, and in rendering the Breath Sweet and Pure. Price 2s. 9d. per box.

SOLD BY A ROWLAND AND SONS, 20, HATTON GARDEN, LONDON,
AND BY CHEMISTS AND PERFUMERS.

BEWARE OF SPURIOUS IMITATIONS!!!

CHINA AND GLASS ROOMS,

Nos. 49 & 50, OXFORD STREET, LONDON.



5s. 6d. Dozen.



12s. 6d. Pair.



4s. 6d. Dozen.



AMAZON.



2s. Pair.



Parian Violet Vase, 1s. 6d.



White & Gold China, 4s. 6d. Half-dozen.

Small Breakfast Set (White China, Gold edge)—6 cups & saucers, 2 plates, 1 slop, 1 sugar, and 1 milk jug, 12s. 6d.

JOHN W. SHARPUS

Begs respectfully to call the attention of the Public to his immense stock, which is now replete with all the most MODERN AND CLASSIC DESIGNS IN

CHINA, GLASS, EARTHENWARE,

PARIAN STATUARY AND BOHEMIAN GLASS.

DINNER SERVICES.		£ s. d.		£ s. d.	
Dinner Services, in a variety of colours, richly gilt	from 3	13	6	Neat patterns, handsomely gilt and painted..	from 2 2 0
Handsone painted and gilt ditto	from 5	15	6	Rich patterns, splendidly gilt and painted, of most elaborate workmanship	to 14 14 0
Handsone coloured bands, richly gilt	from 7	7	0	GLASS DEPARTMENT.	
A variety of rich patterns, equal to China, without its expense, at the same moderate prices.				Particularly neat cut Wine Glasses	0 5 6 per dozen.
DESSERT SERVICES.				And an immense variety	to 6 6 0
Dessert Services for 12 persons, in neat coloured borders	from 1	1	1	Good strong Tumblers	0 4 6
Ditto, ditto, antique Pugin's wreaths	from 1	8	0	A great choice	to 2 2 0 per dozen.
Ditto, ditto, or a variety of coloured bands, with gold and flowers	from 3	15	0	Decanters	from 0 8 6 per pair.
300 PATTERNS OF TEA SERVICES.				Handsone cut and engraved ditto	from 1 1 0 to 84s. pr. pr.
White and gold	from 0	17	0	Custard and Jelly Glasses	from 0 4 6 to 42s. pr. dz.
Neat bands and flowers	from 1	8	0	PARIAN FABRICS.	
				The largest choice in London of Artistic Statuary, Vases, &c.	
				BOHEMIAN CLASS.	
				A choice selection from the Two most renowned Makers.	

GLASS

For the Protection

WHICH MAY BE

**SHADES,**

of all Articles

INJURED BY EXPOSURE.

AQUARIA AND FERN CASES,

IN A VARIETY OF SHAPES AND SIZES;

GLASS FOR PHOTOGRAPHIC PURPOSES;**PLATE GLASS, PATENT PLATE GLASS;**

AND EVERY KIND OF PLAIN AND ORNAMENTAL

WINDOW GLASS;

WHOLESALE AND RETAIL AT

CLAUDET AND HOUGHTON'S,

89, HIGH HOLBORN, LONDON.

LISTS OF THE PRICES, OR ESTIMATES, SENT FREE ON APPLICATION.

IMPROVEMENTS IN INKS AND WRITING FLUIDS,**By HENRY STEPHENS, CHEMIST.**

EXPERIENCING, in common with others, the annoyance from writing with Inks which would not flow from the pen—especially the steel-pen, I devoted much time and labour to the investigation of this defect, and the result was the discovery of

1st.—The **BLUE-BLACK WRITING FLUID**, which, being a perfect solution and not a suspension of colour, flows from the pen, so as to ensure an ease and facility of writing never experienced before the introduction of this article.

2nd.—The **Brilliant RED WRITING FLUID, & a Liquid ROUGE CARMINE**. Carmine being the most durable and splendid of the red colours, it was an object with me to render it soluble and fitted for contrast writing.

3rd.—The **Patent Unchangeable BLUE WRITING FLUIDS (Light & Dark)**. These are manufactured from Prussian Blue, never known as a liquid colour until my discovery of a method of dissolving it. It is now rendered available for writing and other purposes, superseding the corrosive acid solutions of Indigo, the only liquid blue previously known.

4th.—The **INSTANTANEOUS BLACK INK**, which writes immediately Black—never encrusts the Pen or Ink holder—flows and combines with the paper most agreeably—dries rapidly; and, lastly, is proof against the action of chlorine or acids, which renders it safer for commercial purposes, being more secure against frauds.—OBSERVE: Never mix it with common Ink, or dregs in unclean Inkholders.

5th.—The **COMMON BLACK INK**, Brought to as great perfection as the article is capable of.

A BLACK-BORDERING INK, which does not rub or smear, by which the paper on which it is used may be packed with other papers without injuring them. A liquid **Drawing Ink**, used for the same purposes as Indian Ink. A carbonaceous **Record Ink**. Green, Crimson, and Purple Ink.

I have also been the means of introducing and directing the public attention to the process of **DYEING and STAINING WOODS**, to **SUPERSEDE the USE OF PAINT**, for the interior of houses, churches, &c.

By the colour prepared by me, the Wood Work of the Great Exhibition Building was stained, and those who noticed the Entrance Doors especially would be struck with the fine effect produced.

A NEW MATERIAL — A SUBSTITUTE FOR SLATE.**STEPHENS'S PAPIER MACHÉ TABLETS,**

Manufactured into the form of

Slate, Slate Books, Drawing and Diagram Boards, Diary Tablets, and Pocket Memorandum Books.

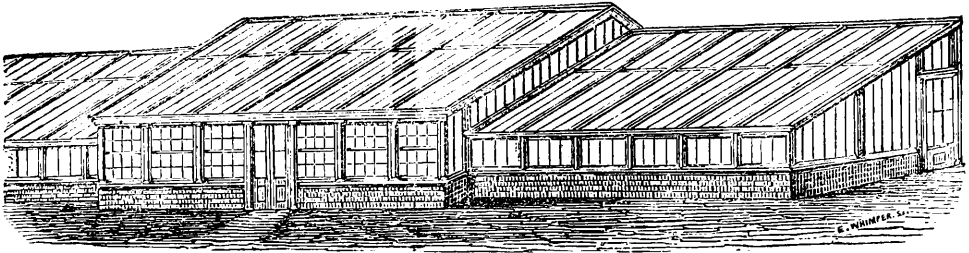
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HENRY STEPHENS, CHEMIST, 54, STAMFORD STREET, LONDON.

AND BY ALL BOOKSELLERS AND STATIONERS.

HORTICULTURAL BUILDING AND HEATING BY HOT WATER.

WARRANTED BEST MATERIALS & WORKMANSHIP, AT THE LOWEST POSSIBLE PRICES.



JOHN WEEKS AND CO., KING'S ROAD, CHELSEA, HORTICULTURAL ARCHITECTS, HOTHOUSE BUILDERS, AND HOT-WATER APPARATUS MANUFACTURERS.

The Nobility and Gentry about to erect Horticultural Buildings, or fix Hot-water Apparatus, will find at our Hothouse Works, King's Road, Chelsea, an extensive variety of Hothouses, Greenhouses, Conservatories, Pits, &c., erected, and in full operation, combining all modern improvements, so that a lady or gentleman can select the description of House best adapted for every required purpose.

The **HOT-WATER APPARATUSES** (which are efficient and economical) are particularly worthy of attention, and are erected in all the Houses, Pits, &c., for both Top and Bottom Heat, and in constant operation in the Stoves.

The splendid collection of Stove and Greenhouse Plants are in the highest state of cultivation, and for sale at very low prices. Also a fine collection of Strong Grape Vines in pots, from eyes, all the best sorts.

Plans, Models, and Estimates of Horticultural Buildings; also Catalogues of Plants, Vines, Seeds, &c., forwarded on application.

J. WEEKS AND CO., KING'S ROAD, CHELSEA, LONDON.

SALT & CO., EAST INDIA PALE ALE BREWERS, BURTON-ON-TRENT.

STORES:—

LONDON	Hungerford Wharf.
LIVERPOOL	72, Henry Street.
MANCHESTER	37, Brown Street.
BIRMINGHAM	Old Court House, High Street.
SHEFFIELD	12, George Street.
DUBLIN	4, Crown Alley.
EDINBURGH	Porthopetown Warehouse.
GLASGOW	St. Vincent Place.

Patronized by His Royal Highness Prince Albert and the Royal Family,
Her Majesty Christina, the Ex-Queen of Spain, the Ex-Queen of the French, the Duke and Duchess of
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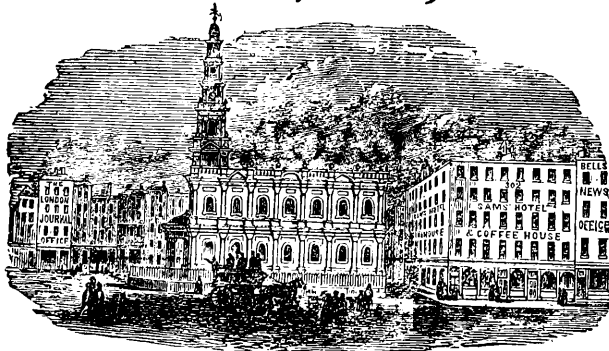
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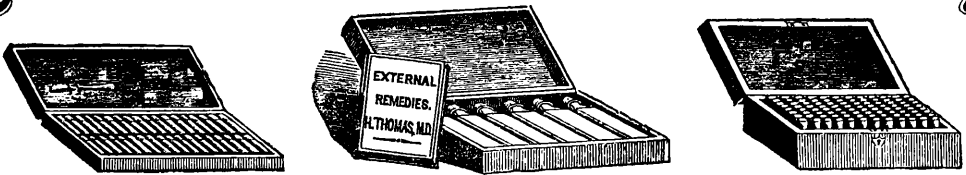
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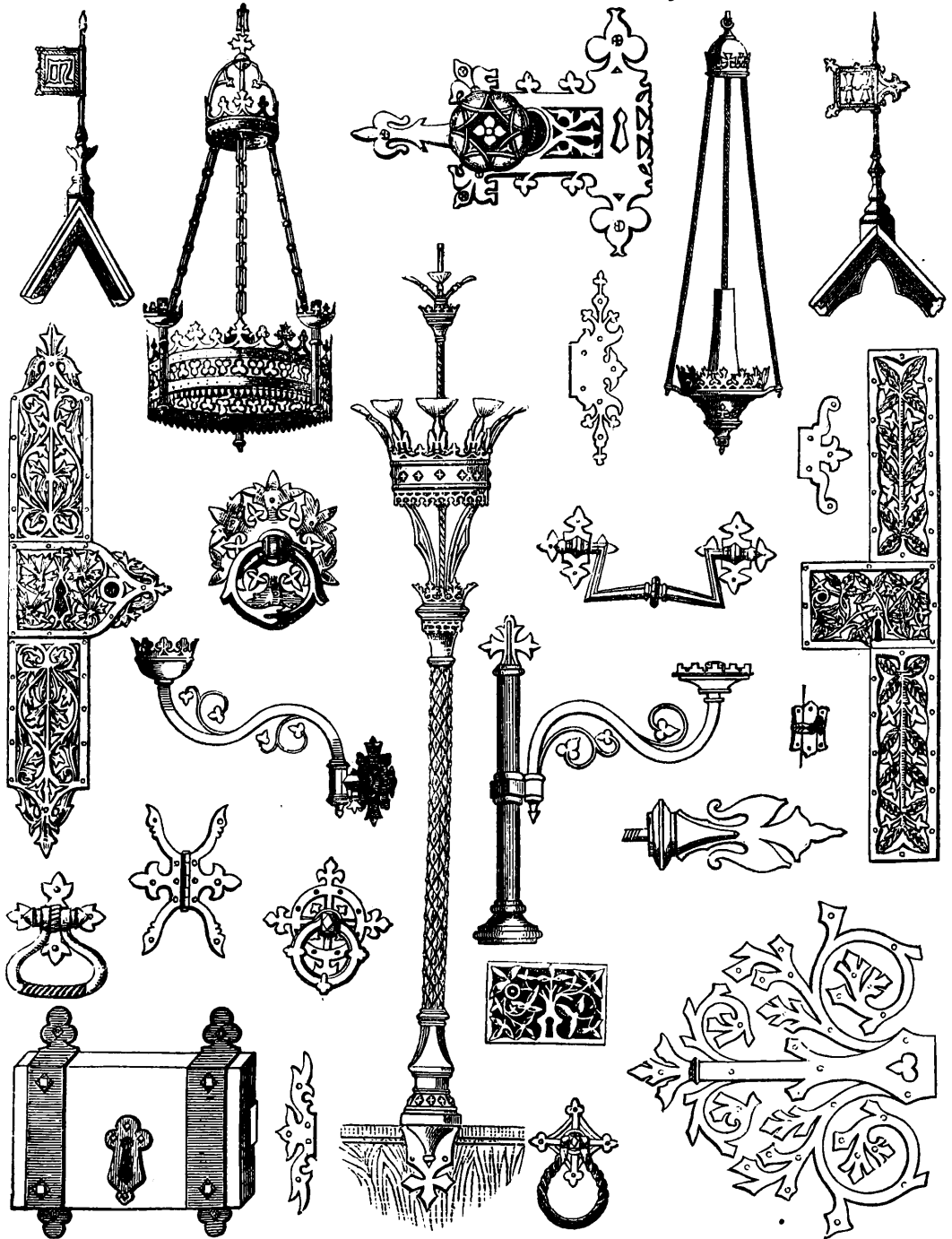
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