

# JOHN MATHEWS AND CO.

## OIL MERCHANTS & DRY-SALTERS,

# PAINT, COLOUR, VARNISH,

**AND GREASE MANUFACTURERS.**

## HATTON GARDEN WORKS.

# LIVERPOOL,

***Manufacture for Home use and Exportation***



# WHITE ZINC PAINTS, WHITE LEAD PAINTS

## BLACK, GREEN, BLUE, RED, YELLOW & BROWN PAINTS,

# OXIDE IRON PAINTS,

## COACHBUILDERS' AND PAINTERS' VARNISHES,

# YELLOW RAILWAY GREASE,

**Wagon, Tram, Mill, Wheel, Comb, and Anti-Friction Grease,**

## OILS FOR BURNING, LUBRICATING AND PAINTING,

## ANTI-CORROSION AND LITHIC PAINTS,

**Brunswick Greens and Blues, Prussian and Chinese Blues, Emerald Greens,  
Persian Reds, Yellow Chromes,**

**OCHRES, WHITING & VENETIAN RED.**

**Green Copperas,  
White Copperas,  
Terra Alba,  
Rotten Stone,  
Coal Tar and Pitch,**

**Sulph. Barytes,  
Terra Sienna,  
Turkey Umber,  
Portland Cement,  
Roman Cement,**

Ca            t. Barytes,  
Na  
Sugar  
Glue,  
Ship Varnishes.

**EVERY CARE TAKEN IN PACKING.**

# THE COMMERCIAL UNION Assurance Company.

**FIRE. LIFE. MARINE.**

19 & 20, CORNHILL, LONDON, E.C.

**CAPITAL, £2,500,000.**

(FULLY SUBSCRIBED.)

## Directors.

W. REIERSON ARBUTHNOT, Esq.  
ROBERT BARCLAY, Esq. (Barclay, Bevan & Co.)  
JOHN BOUSTEAD, Esq. (Price, Boustead & Co.)  
W. MIDDLETON CAMPBELL, Esq.  
JEREMIAH COLMAN, Esq. (J. & J. Colman.)  
ALFRED GILES, Esq., 27, Great George Street, S.W.  
NEHEMIAH GRIFFITHS, Esq.  
SAMUEL HANSON, Esq.  
FREDERICK W. HARRIS, Esq. (Dixon & Harris.)  
F. LARKWORTHY, Esq., Bank of New Zealand.

CHARLES J. LEAF, Esq. (Leaf, Sons & Co.)  
WILLIAM LEASE, Esq., 14, Eastcheap.  
A. J. MUNDELLA, Esq., M.P.  
WILLIAM NICOL, Esq. (Smith, Fleming & Co.)  
SIR HENRY W. PEEK, Bart., M.P. (Peek Brothers & Co.)  
ALEXANDER ROBERTSON, Esq.  
ALEXANDER SIM, Esq. (Churchill & Sim.)  
JOHN P. TATE, Esq.  
HENRY TROWER, Esq. (Trower & Lawson.)

Manager of Fire Department—D. MARSHALL LANG.  
Manager of Life Department—T. E. YOUNG. Underwriter—J. CARR SAUNDERS.  
Secretary—S. STANLEY BROWN.

**LIVERPOOL: 26, Exchange Street East,**

District Manager and Underwriter: R. STEVENSON SANDFORD.

**MANCHESTER: 38 & 40, Cross Street,**

Local Secretary and Underwriter: JOHN V. C. RIVAZ.

# THE ECONOMIC LIFE ASSURANCE SOCIETY,

No. 6, NEW BRIDGE STREET, BLACKFRIARS, LONDON, E.C.

ESTABLISHED 1823.

EMPOWERED BY ACT OF PARLIAMENT, 3 WILLIAM IV.

## DIRECTORS.

HENRY BARNETT, Esq., *Chairman.*  
The Right Hon. E. PLEYDELL BOUVERIE, *Deputy-Chairman.*  
CHARLES ARTHUR BARCLAY, Esq.  
MICHAEL BIDDULPH, Esq., M.P.  
EDWARD CHARRINGTON, Esq.  
JOHN HARMAN, Esq.  
C. H. W. ACOURT REPPINGTON, Esq.  
GEORGE KETTILBY RICKARDS, Esq.  
ALFRED SARTORIS, Esq.  
AUGUSTUS KEPPEL STEPHENSON, Esq.  
RT. HON. LORD SUDELEY.  
RICHARD TAYLOR, Esq.

## AUDITORS.

ALFRED BUCKLEY, Esq.  
HUGH MACKAY GORDON, Esq.  
JOHN HOWELL, Esq.  
JOHN GILLIAM STILLWELL, Esq.

## PHYSICIAN.

L. T. CUMBERBATCH, Esq., M.D., 25, Cadogan Place, Belgrave Square, S.W.

## SURGEON.

GEO. D. POLLOCK, Esq., F.R.C.S., 36, Grosvenor Street, W.

## SOLICITOR.

CHARLES WARING YOUNG, Esq., 12, Essex St., Strand.

## SECRETARY.

JOHN RALPH GRIMES, Esq.

## ACTUARY.

RICHARD CHARLES FISHER, Esq.

## ADVANTAGES OFFERED BY THE SOCIETY:—

The Lowest Rates of Premium on the Mutual System, for young and middle-aged lives, with early participation in Profits.  
Security—Accumulated Fund ..... £3,148,526  
Annual Income ..... 357,458  
Claims paid, with Bonus Additions ..... 5,283,000  
Bonuses declared ..... 2,858,415

**Bonus.**—The Society being on the Mutual principle, the Assured share the whole of the Profits. Policies effected before 31st December of each year, receive a full year's Bonus for the year of entry on their first participating.

Table of Annual Premiums required for an Assurance of £100 for the whole Term of Life, with Participation in Profits.

	£ s. d.		£ s. d.		£ s. d.
20 .....	1 14 7	30 .....	2 4 3	40 .....	2 19 9
25 .....	1 19 0	35 .....	2 10 11	45 .....	3 11 9

Assurances granted to the extent of £10,000 on a single life.

Prospectuses, Statement of Accounts, and full particulars may be obtained on application to  
JOHN RALPH GRIMES, Secretary.

# THE GENERAL REVERSIONARY & INVESTMENT COMPANY, OFFICE, 5, WHITEHALL, LONDON, S.W.

ESTABLISHED 1836.

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

**CAPITAL, £500,000.****DIRECTORS.**

*Chairman*—JOHN CHAVE LUXMOORE, Esq.    *Deputy-Chairman*—Colonel JOSEPH WALKER JASPER OUSELEY.  
MAYOW WYNELL ADAMS, Esq.    WILLIAM ROBERT BARKER, Esq.  
THOMAS ALLEN, Esq.    EDWARD CARLETON TUFNELL, Esq.

EDWARD WALMISLEY, Esq.

**AUDITORS.**

Sir CHARLES R. McGRIGOR, Bart.    |    MARTIN J. K. BECHER, Esq.    |    JOHN COOKES, Esq.

**BANKERS.**

Messrs. DRUMMOND.

**SOLICITORS.**

Messrs. SHOUBRIDGE &amp; MAY, 19, Lincoln's Inn Fields, W.C.

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 Proposal may be obtained from the Secretary, to whom all communications should be addressed.

By Order of the Board of Directors.

WM. BARWICK HODGE, *Actuary & Secretary.***THE**

## LONDON LIFE ASSOCIATION, 81, King William St., London, E.C.

ESTABLISHED 1806.

**President.**

ALFRED HEAD, Esq.

**Vice-President.**

JOHN COSTEKER, Esq.

**Trustees.**

FRANCIS HENRY MITCHELL, Esq.  
GEORGE FRED. POLLOCK, Esq.

JAMES EWING MATHIESON, Esq.  
GEORGE HANBURY, Esq.

**Directors.**

JOHN BAGGALLAY, Esq.  
MARK CATTLEY, Esq.  
GORDON WYATT CLARK, Esq.  
CHAS. MATHEW CLODE, Esq.

WILLIAM CORRIE, Esq.  
THOMAS DEVAS, Esq.  
GABRIEL GOLDNEY, Esq., M.P.  
HENRY S. KING, Esq.

JOS. JOHNSON MILES, Esq.  
ROBERT POTT, Esq.  
S. W. SILVER, Esq.  
ROBERT OWEN WHITE, Esq.

Policies now in Force ..... £8,700,000  
Fund Accumulated and Invested in First Class Securities upwards of..... 3,350,000  
Policy Claims Paid ..... 7,000,000

The ASSOCIATION employs NO AGENTS, and pays NO COMMISSION in any shape for the introduction of Policies.

Its expenses are small, being about 3 per cent. of its annual income from premiums and interest.

An investigation of its affairs is made every year, and the surplus is applied solely to the reduction of the Premiums, such reduction commencing with the eighth payment.

During the last 30 years the reduction has *increased*, on an average, at the rate of about One per cent. per annum, and as the mortality among its Members continues to be much within the estimate, and the funds of the Society are invested at a higher rate of interest than is assumed in the valuations, it is expected that the Premiums may be still further reduced.

**PREMIUMS** commenced before January 1856 (1st series), this year are reduced 96 per cent.

"	"	July 1865 (2nd series),	"	86	"
"	"	July 1870 (3rd series),	"	71	"

EDWARD DOCKER, *Actuary and Secretary.*

# THE LONDON ASSURANCE.

INCORPORATED BY ROYAL CHARTER, A.D. 1720.

FOR FIRE, LIFE, AND MARINE ASSURANCES.

## No. 7, Royal Exchange, London, E.C.

BRANCH OFFICE, No. 16, CROSS STREET, MANCHESTER.

EDWARD BUDD, Esq., *Governor.*

MARK WILKS COLLET, Esq., *Sub-Governor.*

WILLIAM RENNIE, Esq., *Deputy-Governor.*

### DIRECTORS.

HUGH G. ARBUTHNOT, Esq.	ROBERT B. DOBREE, Esq.	A. C. GUTHRIE, Esq.	P. F. ROBERTSON, Esq.
ROBERT BURN BLYTH, Esq.	GEORGE L. M. GIBBS, Esq.	LOUIS HUTH, Esq.	ROBERT RYRIE, Esq.
WM. THOMAS BRAND, Esq.	ROBERT GILLESPIE, Esq.	HENRY J. B. KENDALL, Esq.	DAVID P. SELLAR, Esq.
Major-General H. P. BURN.	HOWARD GILLIAT, Esq.	CHARLES LYALL, Esq.	Col. LEOPOLD SEYMOUR.
GEORGE WM. CAMPBELL, Esq.	HENRY GOSCHEN, Esq.	Capt. R. W. PELLY, R.N.	LEWIS A. WALLACE, Esq.
GEORGE B. DEWHURST, Esq.	EDWIN GOWER, Esq.	DAVID POWELL, Esq.	WILLIAM B. WATSON, Esq.

SECRETARY.—JOHN P. LAURENCE, Esq.

UNDERWRITER.—JOHN ANTHONY RUOKER, Esq.

ACTUARY.—ARTHUR H. BAILEY, Esq.

MANAGER OF THE FIRE DEPARTMENT.—WILLIAM H. HORE, Esq.

MEDICAL OFFICERS.—EDWARD CLAPTON, M.D., St. Thomas's Street, Southwark.

JOHN HARLEY, M.D., 39, Brook Street, Grosvenor Square, W.

SOLICITORS.—Messrs. JOHNSONS, UPTON, BUDD & ATKEY, 20, Austin Friars.

Messrs. COLLYER-BRISTOW, WITHERS & RUSSELL, 4, Bedford Row.

WEST END AGENTS.—Messrs. GRINDLAY & Co., 55, Parliament Street, S.W.

The Corporation has granted Fire, Life, and Marine Assurances for more than a Century and a half; during that long period it has endeavoured to introduce into its practice all the real improvements that have from time to time been suggested, and to afford every facility for the transaction of business.

Of the Share Capital the sum of £448,275 has been paid up; the total Funds on the 31st December, 1877, exceeded Three Millions sterling.

Copies of the Accounts pursuant to "The Life Assurance Companies' Act, 1870," can be had on application personally or by letter.

J. P. LAURENCE, *Secretary.*

## SUN FIRE OFFICE,

THREADNEEDLE STREET, E.C.; CHARING CROSS, S.W.; AND OXFORD STREET (CORNER OF VERE STREET), W.

ESTABLISHED 1710.

### MANAGERS.

H. F. SHAW LEFEVRE, Esq., *Chairman and Treasurer.*

The Right Hon. WILLIAM BERESFORD.  
 PHILIP PLEYDELL BOUVERIE, Esq.  
 Sir WALTER W. BURRELL, Bart., M.P.  
 CECIL CHAPLIN, Esq.  
 G. WODEHOUSE CURRIE, Esq.  
 EDWARD DENT, Esq.  
 HARVIE M. FARQUHAR, Esq.  
 WALTER R. FARQUHAR, Esq.  
 AUGUSTUS T. HAMILTON, Esq.

Captain H. G. HAMILTON, R.N.  
 JOSEPH HOARE, Esq.  
 CHARLES R. LITLEDAL, Esq.  
 Lieut.-Col. Sir J. MCGAREL-HOGG,  
 Bart., K.C.B., M.P.  
 RICHARD B. MARTIN, Esq.  
 ALFRED MONTGOMERY, Esq.  
 FREDERICK HENRY NORMAN, Esq.

E. HOWLEY PALMER, Esq.  
 CHARLES RICHARD POLE, Esq.  
 LAMBERT POLE, Esq.  
 Colonel F. H. RICH.  
 The Right Hon. GEORGE SCLATER-  
 BOOTH, M.P.  
 OSWALD AUGUSTUS SMITH, Esq.  
 HENRY R. TOMKINSON, Esq.

FRANCIS B. RELTON, Esq., *Secretary.*

CHARLES HOOTON, Esq., *Assistant Secretary.*

THOS. GEO. RANCE, Esq., *Accountant.*



# THE MANCHESTER FIRE ASSURANCE COMPANY.

ESTABLISHED 1824.

CHIEF OFFICES—98, KING STREET, MANCHESTER: 96, CHEAPSIDE, LONDON.

## BRANCH OFFICES:

INDIA BUILDINGS, WATER STREET, LIVERPOOL; 16, BENNETT'S HILL, BIRMINGHAM;  
BROAD STREET, BRISTOL; 54, ST. VINCENT STREET, GLASGOW.

**CAPITAL, ONE MILLION STERLING.**

### TRUSTEES.

JAMES CHADWICK, Esq.	THOMAS BARHAM FOSTER, Esq.   C. W. FARBRIDGE, Esq.	JOHN NAPIER, Esq.
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### BOARD OF DIRECTORS.

JAMES CHADWICK, Esq., <i>Chairman.</i>	THOMAS BARHAM FOSTER, Esq., <i>Deputy-Chairman.</i>	
JOHN BARRATT, Esq.	JOHN HUTCHINSON, Esq., of Bury.	ALFRED NEILD, Esq.
CREDLAND WM. FARBRIDGE, Esq.	ALFRED LOWE, Esq.	HENRY M. STEINTHAL, Esq.
WILLIAM H. HOULDSWORTH, Esq.	JOHN NAPIER, Esq.	

### AUDITORS.

Messrs. BROOME, MURRAY & Co.

### SOLICITORS.

Messrs. SLATER, HEELIS & Co., Manchester.

### BANKERS.

THE MANCHESTER AND LIVERPOOL DISTRICT BANKING COMPANY, Manchester & Liverpool.    THE CITY BANK, London.

The Capital of the Company is ..... £1,000,000 sterling.

of which is paid up ..... £100,000    „

The Guarantee or Reserved Fund is upwards of ..... £111,000    „

The Annual Income is upwards of ..... £250,000    „

Insurances are granted by this Company on nearly every description of property in Great Britain, in foreign countries and in some of the Colonies, at moderate rates.

Applications for Agencies invited from Persons able to introduce a high class of business.

JAMES B. NORTHCOTT, *Secretary to the Company.*

## A G E N T S .

### ALTRINCHAM.

Mr. GEORGE BOWDEN, Draper, 72, New Street.  
„ JAMES SOUTHERN, Solicitor.

### BOWDON.

Mr. ELI MORGAN, Estate Agent, Stamford Cottage.

### CHESTER.

Messrs. HASWELL & SONS, Accountants, 84, Foregate Street.  
Mr. ALFRED ORRETT, 19, Newgate Street.

### CONGLETON.

Mr. JOHN HADFIELD, Chemist.  
„ WILLIAM HILL.

### CREWE.

Mr. MARTIN HEATH, Heathfield.

### DUKINFIELD.

Mr. SAMUEL N. P. BRIERLEY, Registrar of Births and Deaths,  
28, Crescent Road.

### FRODSHAM.

Mr. GEORGE GORST.

### CATLEY.

Mr. JAMES ROME, Baron Hill, Cheadle, Hulme, near Stockport.

### HELSBY.

Mr. JOSHUA MIDWOOD, Bank House Farm.

### HIGH LECH.

Mr. GEORGE EGERTON WARBURTON, Fairfield Cottage,  
Great Budworth.

### HYDE.

Mr. EDWARD SHAW, Grocer, 5, Aston Street.  
„ JOHN TAYLOR, Woodbine Cottage, Cadishead, near  
Warrington.

### KNUTSFORD.

Mr. A. E. CUTTER.

### LEFTWICH.

Mr. THOMAS WILLIAMS.

### LYMM.

Mr. J. THOMASON, Canal Street.

### MACCLESFIELD.

Mr. G. H. CORBISHLEY, Silkman, Crossall Street, Dams.  
„ RICHARD DICKINSON, Porter Merchant, Christ Church  
Square.  
Messrs. J. W. SMALLWOOD and SON, 76, Clive Street.

### MIDDLEWICH.

Mr. J. F. JACKSON.

### RUNCORN.

Mr. GABRIEL DAVIES.

### STALYBRIDGE.

Mr. ALFRED HARROP.

### STOCKPORT.

Mr. EDWIN HOPWOOD, 3, Warren Street.  
„ JAMES WALKER, Pear Tree House, Dodge Hill, Stockport

### WEAVERHAM.

Mr. BENJAMIN BURGESS.

### WILMSLOW.

Mr. FRANCIS SHAW, Alderley Edge.

AND OTHER PLACES IN CHESHIRE.

# NATIONAL Life Assurance Society,

FOR MUTUAL ASSURANCE,

2, KING WILLIAM STREET, LONDON, E.C.

ESTABLISHED 1830.

## DIRECTORS.

**President**—The Hon. G. TALBOT. **Vice-President**—HENRY POLLOCK, Esq.  
JOHN BLUNDELL, Esq. R. P. CAREW HUNT, Esq.  
GEORGE BURNAND, Esq. FREDERICK LOCK, Esq.  
HARRY CHUBB, Esq. Lord WM. B. PHIPPS.  
JOSEPH COLLING, Esq. JOHN CHARLES SALT, Esq.  
THOMAS CURTIS, Esq. Sir H. W. TYLER.

## AUDITORS.

LEWIS C. BERGER, Esq.  
WM. D. CHESTER, Esq.  
JOHN CARLYON HUGHES, Esq.

## MEDICAL OFFICERS.

HERBERT DAVIES, M.D.  
J. A. KINGDON, Esq.  
JOHN SCOTT, M.D.

**BANKERS.**—Messrs. ROBERTS, LUBBOCK & CO.

## SOLICITORS.

Messrs. WILDE, BERGER, MOORE & WILDE, London.  
THOS. T. MECREDY, Esq., 28, Westmoreland Street, Dublin.

**ACTUARY.**—CHARLES ANSELL, Jun., Esq.

The quinquennial valuation made at the end of 1875 enabled the Directors to declare a **Reduction of Sixty per Cent.** upon the original premiums on all Policies in Class A for the five years ending with 1880.

In Class B Policies have a reduction of Premium for the whole term of Life, which, in the cases of those effected in 1871, varies from  $3\frac{1}{2}$  per cent. to 24 per cent., according to the age of the Life Assured.

## VALUATION BALANCE SHEET, 31st December, 1875.

Assurance Fund (accumulated solely from Premiums) ...	£675,883 3 8
Net Liability under Assurance and Annuity transactions ...	337,366 16 0
<b>Surplus available for future Bonus and Expenses ...</b>	<b>£338,516 7 8</b>

**All the Profits** belong to the Assured, and are applied to the gradual reduction and ultimate extinction of their premiums, a result which may be expected to occur, in the average of cases, in about 20 years from the date of the Policy.

**Funds for the Education of Children** and for their **Establishment in Life** may be provided on unusually favourable terms, on a new system lately introduced by this Society, based upon Tables of Mortality specially constructed for the purpose.

**Loans granted upon Life Interests, Reversions, and other approved Security.**

Applications are invited from Gentlemen of influence and position, who are willing to act as Agents in Districts where the Society is not represented.

Persons desiring to effect Assurances on Lives, in any part of the country, are invited to apply to—

HENRY JOHN PUCKLE, *Secretary.*

# PRUDENTIAL LIFE ASSURANCE COMPANY.

Declaration of Bonus for the Five Years, ending December 31st, 1876.

EXTRACT FROM QUINQUENNIAL REPORT.—*The result of the Valuation may be shortly stated as follows:—*

Assurance Funds, on December 31st, 1876, as certified by the Auditors.....	£869,259	0	0
Net Liability under all Policies.....	761,571	0	0
Surplus.....	£107,688	0	0

The Directors have resolved to transfer £23,904 to the Contingency Fund, and divide the sum of £83,784.

The amount allotted to the Policy Holders is equivalent to an average reversionary bonus of 55 per cent., or will vary according to age, on all the premiums paid since the last valuation.

The following are specimens of additions made to policies of £100, on which five annual premiums have been paid:—

Age at Entry.	Sum Assured.	Annual Premium.	Bonus Added.	Per Cent. on Premiums Paid.
	£	£ s. d.	£ s. d.	£ s. d.
20	100	1 17 11	7 2 0	74 18 1
30	100	2 9 6	7 14 0	62 4 5
40	100	3 5 11	8 12 0	52 3 9
50	100	4 11 11	10 0 0	43 10 4

Branch Office—9, SOUTH CASTLE STREET, LIVERPOOL.

A. WILLIS, Superintendent, Ordinary Branch.

**FIDELITY INSURANCE.**—*National Guarantee & Suretyship Association Limited.*

Securities for Persons in Situations of Trust.

Bonds of Relief for Private Sureties.

Whole Staffs of Employes Guaranteed on most favourable terms.

Bonus to Policy-holders for 1877-8 by Reductions in Premiums of from 15 to 50 per cent.

A. WILLIS, Agent, 9, South Castle Street, Liverpool.

**ACCIDENT INSURANCE.**—*Accident Assurance Association of Scotland Limited.*

Accidents of all Kinds.—£1,000 at Death, and £6 Weekly Compensation for £3 a Year. £1,000 at death for 30s. a Year.

Railway Accidents.—£1000 at Death and £6 Weekly Compensation for 15s. a Year.

**MARINE DEPARTMENT.**—*Passengers Insured against Fatal Accidents at Sea.*

ACTIVE AGENTS WANTED.

A. WILLIS, District Agent, 9, SOUTH CASTLE ST., LIVERPOOL.

## LIFE INSURANCE.

A SERIES OF LETTERS has appeared in the columns of the *Times* complaining *inter alia* of Offices either declining to revive Policies that had lapsed, owing to non-payment of Premium, or insisting upon fresh medical examination.

## Queen Insurance Company.

A portion of one of the conditions endorsed on the Policies of this Company is as follows:—"Policies for the whole term of life, on which the premiums have been paid for five years, will be revived by the Directors during any period within 12 calendar months from the last of the days of grace, on payment of the arrears of Premium, together with a fine not exceeding Two Shillings and Sixpence per cent. per month on the sum assured."

*It will be observed that under this condition no fresh medical examination is required by the Queen.*

### AS TO SURRENDER VALUES.

The ordinary whole Life Policy holders of the QUEEN can themselves determine the minimum amount that would be allowed for the surrender of their Policies, seeing that another condition endorsed on the Policies is to the effect that, if two full years and upwards in force, a return at any time thereafter may be demanded, while the Policy is in existence, of not less than 35 per cent. of the Premiums paid.

*The Life Fund represents 66-1 per cent. of the entire Premiums received on every Policy in force.*

### FUNDS.

Capital Paid-up .. .. .	£180,035
Reserve Fund and Suspense Account .. .. .	280,000
Balance Fire Account .. .. .	16,243
Life Assurance Accumulation Fund .. .. .	252,609
Annuity Fund .. .. .	8,491
The Income of the Company is now .. .. .	£493,120
The Company has paid in satisfaction of claims .. .. .	£2,056,890

J. MONCRIEFF WILSON, General Manager.  
T. WALTON THOMSON, Sub-Manager.

Queen Insurance Buildings, Liverpool, and 60, Gracechurch Street, London.

# ROYAL EXCHANGE ASSURANCE CORPORATION.

Established by Royal Charter, A.D. 1720.

For Sea, Fire, Life, and Annuities.

CHIEF OFFICE—ROYAL EXCHANGE, LONDON.

BRANCH—29, Pall Mall.

The Accumulated Funds exceed £3,900,000.

JAMES STEWART HODGSON, Esq., *Governor.*  
CHARLES JOHN MANNING, Esq., *Sub-Governor.* FRANCIS ALEXANDER HAMILTON, Esq., *Deputy-Governor.*

## DIRECTORS.

Robert Barclay, Esq. John Garratt Cattley, Esq. Mark Currie Close, Esq. Edward James Daniell, Esq. William Davidson, Esq. Alexander Druce, Esq.	Fredk. Joseph Edmann, Esq. Charles Hermann Goschen, Esq. Charles Seymour Greuffell, Esq. Robert Amadeus Heath, Esq. Wilmot Holland, Esq. Egerton Hubbard, Esq., M.P.	William Knowles, Esq. Neville Lubbock, Esq. George Forbes Malcolmson, Esq. Daniel Meinertzhagen, Esq. William Robert Moberly, Esq. Lord Joceline Wm. Percy.	Sir John Rose, Bart. Samuel Leo Schuster, Esq. Eric Carrington Smith, Esq. Octavius Wigram, Esq. Montagu Cleugh Wilkinson, Esq. Charles Baring Young, Esq.
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Secretary, E. R. HANDCOCK, Esq.  
Manager of the Marine Department, EDWARD F. GEDGE, Esq.  
Accountant, JOHN A. HIGHAM, Esq.  
Physician, C. HILTON FAGGE, Esq., M.D., 11, St. Thomas's Street, S.E.

**FIRE ASSURANCES** on liberal terms.

**LIFE ASSURANCES** with or without participation in profits.

**LOANS** are granted on security of **LIFE INTERESTS** in connexion with Policies of Assurance.

The following are specimens of the **BONUSES** declared up to 31st December, 1875, on British Participating Policies for the sum of £1,000 each:—

Year of Entry, and then Age.	Bonus in Addition to Sum Assured.	Year of Entry, and then Age.	Bonus in Reduction of Premium for the whole Remainder of Life.
1842 (23)	£ 440	1842 (25)	£ s. d. 17 1 3
1842 (36)	506	1842 (46)	Premium Extinguished and £90 added.
1851 (52)	427	1851 (46)	24 18 4
1869 (59)	124	1860 (60)	28 7 6

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

A large participation in Profits, with exemption, under Royal Charter, from the liabilities of partnership;—the guarantee of the invested Capital-Stock, and all the real improvements in modern practice, with the security of an office whose resources have been tested by the experience of **more than a Century and a half.**

The Corporation are open to consider applications for Agencies.

A Prospectus, Table of Bonus, and Balance Sheet will be forwarded on application.

E. R. HANDCOCK, *Secretary.*

# SCOTTISH COMMERCIAL INSURANCE COMPANY.

GLASGOW—133, WEST GEORGE STREET.

LONDON—82, OLD BROAD STREET.

MANCHESTER—104, KING STREET.

LIVERPOOL—3, MANCHESTER BUILDINGS.

NEWCASTLE-ON-TYNE—19, COLLINGWOOD STREET.

## DIRECTORS.

Chairman, ALEXANDER CRUM, Esq., of Thornliebank.

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The CAPITAL of the Company is **TWO MILLIONS STERLING.**

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**LIFE.**—Attention is invited to the system of **TEN PAYMENT LIFE POLICIES** adopted by this Company. Under its Policies are NOT LIABLE to FORFEITURE by NON-PAYMENT of the PREMIUMS, and are thus at all times valuable as security for a Loan.

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161ST YEAR.

**WESTMINSTER FIRE OFFICE,**

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

FOUNDED A.D. 1717.

**LOSSES FROM EXPLOSION OF GAS ON THE PREMISES INSURED, AND FROM  
FIRE BY LIGHTNING, MADE GOOD.**

RENT INSURED.

LOSSES PROMPTLY AND LIBERALLY SETTLED.

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

Applications respecting Insurances should be made either to the Society's Agents, or at the Head Office.

W. M. BROWNE, *Secretary*.**WESTMINSTER AND GENERAL LIFE OFFICE,**

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

ESTABLISHED 1836.

*Trustees.*

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Entire Security is given to the Assured by a Guaranteed Capital of £116,000, and a Fund amounting £400,000 invested in the Public Stocks, and on Mortgages, &c., being the accumulated Premiums received on Assurances.

The rates of Premium are moderate.

Eighty per Cent. of the net profits are divided every five years among the holders of Policies under the participating class of Assurers.

The profits may either be received in Cash, or a Bonus added to the Policy, or a reduction made in all future Annual Premiums.

At the Eighth Division of Profit, declared 20th February, 1877, on the business of the Association for the Five Years ending 31st December, 1876, Reversionary Additions were made to the sums assured of 48 per cent. and under (according to the age of the life assured) on the premiums received upon Policies since the Division of 1872.

Annual Premiums may be paid by Half-Yearly or Quarterly Instalments.

Endowment Assurances are granted by this Association by which a person, by the payment of a moderate Annual premium, can secure a sum to be paid to *himself*, should he attain a specified age, or the amount will be paid to his representatives, should he die before that time.

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

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

EDWARD CUTBUSH, *Actuary*.**LIST OF AGENTS IN CHESHIRE.**

MR. ROBERT J. BAGGALEY .....	Market Place, Hyde.
MESSRS. S. & W. BERISFORD .....	Mill Street, Macclesfield.
MR. THOMAS HALL (Life only) .....	130, Great King Street, Macclesfield.
MR. J. F. KEELEY (Life only) .....	{ 16, Tib Lane, Cross Street, Manchester. (Agent for Wilmslow.)
MR. VERNON HULME (Fire only) .....	15, Byrmshaw, Sutton, Macclesfield.
MR. MATTHEW CLARK (Fire only) .....	7, Cumberland Street, Macclesfield.
MR. JAS. CROASDALE (Fire only) .....	111, High Street, Stalybridge.

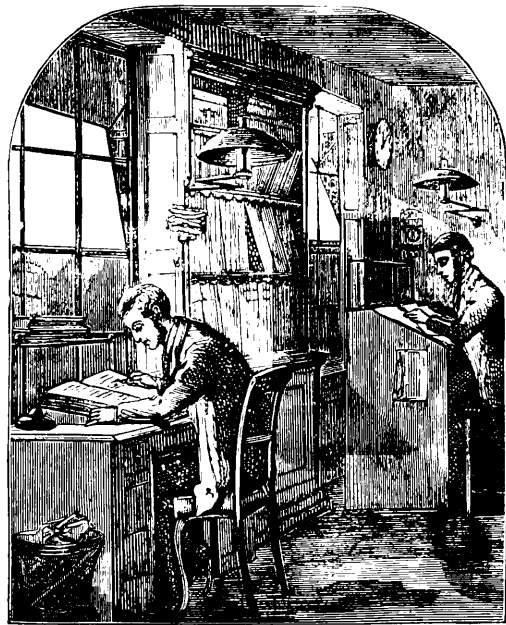
# PERFECT DAYLIGHT! WHY BURN GAS?

## CHAPPUIS' PATENT REFLECTORS IMPROVE NATURAL DAYLIGHT & SUPERSEDE GAS.

ESTABLISHED 1851.



OFFICE LIGHTED WITH GAS IN DAY-TIME.



OFFICE LIGHTED BY CHAPPUIS' REFLECTORS.

### CHAPPUIS' PATENTS FOR REFLECTING LIGHT,

*Adopted by Her Majesty's Commissioners of Works, the Government Offices, the Houses of Parliament, The Admiralty, War Office, Royal Engineers, Board of Works, all leading Architects, Contractors, Bankers, Manufacturers, and also on board Ships and in Hotels, Private Houses, &c.*

**CHAPPUIS' PATENT REFLECTORS** will be found eminently useful for all buildings where the daylight is obstructed and impeded owing to the bad construction of premises, the small dimensions of windows, the proximity of opposite walls, or other local causes. They can be easily adapted where there is either a grating, area, window, or skylight, and will be found to effect a considerable saving in the cost of gas, and conduce to general health and comfort.

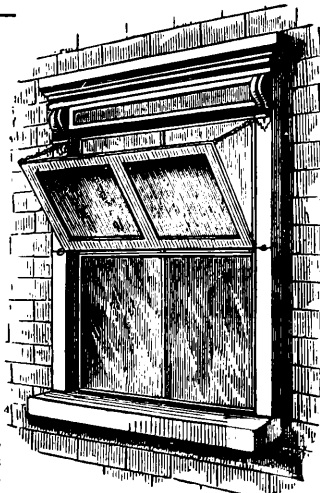
**ALL THE REFLECTING SURFACES** are fitted in strongly made wooden frames, so constructed as to resist the action of the weather; all that is required to ensure the durability of the Reflector being that the puttying should be seen to, and the frame repainted once a year.

**REFLECTORS** required for the outside of shop fronts are made ornamental, of mahogany, ebony, or with glass backs, gold lettering, &c., thus answering the twofold purpose of lighting and advertising. For these special estimates will be supplied.

*The different descriptions of Reflectors are:—*  
Quality. Per sq. ft.

- A. THE PATENT SILVER-FLUTED GLASS** (where a moderate amount of light is required) ..... 4s.
  - B. THE PATENT ARGENTO-CRYSTAL**, or broad corrugated Crystal, a powerful medium ..... 5s.
  - C. THE PATENT MYRIASTRATIC**, or Diamond Reflector, to diffuse a soft light..... 6s.
  - D. THE LUMINARIUM** (New Patent). Manufactured of specially shaped sheets of Crystal, highly polished, and coated with a deposit of pure Silver. (The most powerful of Reflectors)..... 6s. 6d.
- N.B. —D Quality will reflect 20 per cent. more light than any other.*
- E. THE PATENT SILVER-PLATED COPPER REFLECTOR**, with scientifically-shaped surfaces, diagonal, astral, prismatic, concave, &c., according to the manner in which light has to be reflected ..... 8s. 6d.

Especially adapted for export, and for all places where there is great danger of breakage, the glass being simply a protection for the silver-surface, can be easily replaced, and at a small cost.



Side view of Reflector fixed at a Window.

\* **ORDERS FROM THE COUNTRY** should be accompanied with a rough sketch of the premises, indicating the exact dimensions of windows or skylights, and height, length and breadth of premises; also the approximate distance and altitude of walls or opposite buildings, in order that estimates may be supplied as well as instructions for the successful adaptation of the Reflectors.

**NOTICE.**—A small charge is made for fittings and fixing. Packing Cases and Carriage extra.

**THE TELL-TALE REFLECTOR** is invaluable for invalids who wish to see, from the interior of their apartments, people passing in the street. Price, with fittings, 18s. 6d.

**NOTICE.**—B and D are the qualities generally adopted.

\* Particular attention is directed to Paragraph \*

Mr. CHAPPUIS manufactures every description of Reflectors for the Electric, Lime, and Magnesium Light, and for Gas Lamps, Lanterns, Billiard Tables, Counting Houses, and for all scientific purposes. The prices are according to size and quality of material. *N.B.*—A Special List may be had on application.

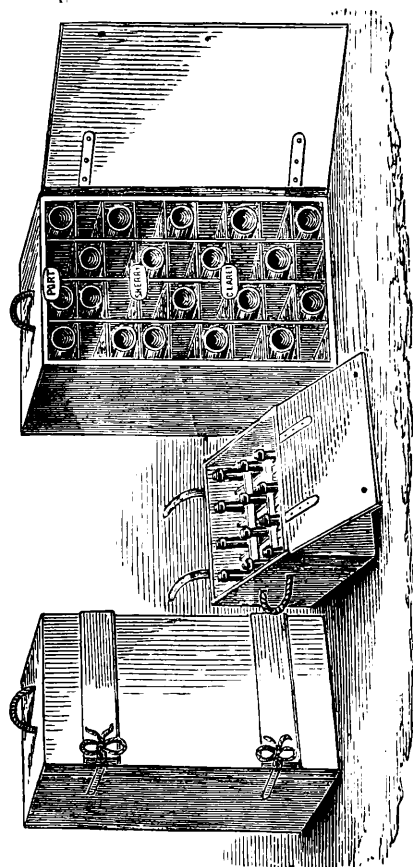
**P. E. CHAPPUIS, Sole Patentee and Manufacturer, 69, Fleet St., London.**

# JOHN OWEIN, PACKING CASE MANUFACTORY & STEAM SAW MILLS.

ESTABLISHED 1840.

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Patent Bin Cases for Wines, Beer, &c.; Wine Cases of every description for Home use and Exportation; Wine Laths, Oak and Deal; Mineral Water Bin Cases and Trays;

Bottle Crates & Straw Bottle Envelopes; Candle Boxes & Candle Chests; Bullion Cases; Export Boot & Shoe Trunks; Approved Chests for Packing Rifles; Cases lined with Tin, Zinc, Copper, &c

**OFFICES: 38, MINORIES.**

PRICE LISTS FORWARDED ON APPLICATION.

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ESTABLISHED 1836.

TRADE AUXILIARY COMPANY, LIMITED.



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**CHIEF OFFICES.**

*For IRELAND.*  
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55, VICTORIA STREET, BELFAST.

*For SCOTLAND.*  
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BRISTOL: 4, BRISTOL CHAMBERS.  
BRIGHTON: 23, PRINCE ALBERT STREET.  
CORK: 70, SOUTH MALL.  
LEEDS: 1, EAST PARADE.  
LIVERPOOL: 71, LORD STREET.

MANCHESTER: 14, BROWN STREET.  
NEWCASTLE: 32, GRAINGER STREET WEST.  
NORWICH: POST OFFICE STREET.  
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SHEFFIELD: 85, QUEEN STREET.  
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BIRMINGHAM: LLOYD'S BANKING COMPANY.  
DUBLIN: THE NATIONAL BANK.

EDINBURGH: THE NATIONAL BANK OF SCOTLAND.  
GLASGOW: THE BRITISH LINEN COMPANY.  
LIVERPOOL: THE BANK OF LIVERPOOL.  
MANCHESTER: MANCHESTER AND SALFORD BANK.

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With their various associated Agencies, form together a complete organisation for the protection of Bankers, Merchants, Manufacturers, Traders and others, against risk and fraud in their various commercial transactions.

To be able to distinguish with approximate accuracy between safe and unsafe transactions requires an extensive organisation, involving a large expenditure of capital in acquiring and recording information. And it is now generally admitted by all prudent Merchants and Traders that the protection afforded by such an establishment is essential in the proper conduct of business, and the neglect of it is frequently the cause of serious and disastrous losses.

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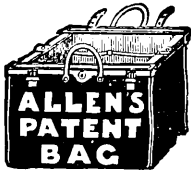
*Prospectus giving full particulars on application.*

**CAUTION.**

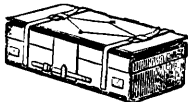
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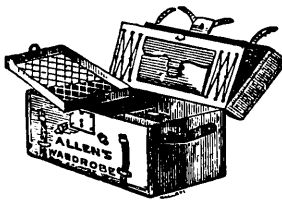
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NEW ILLUSTRATED CATALOGUES OF 500 ARTICLES POST FREE.**



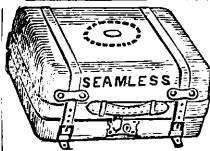
ALLEN'S PATENT BAG.



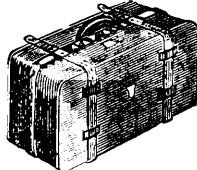
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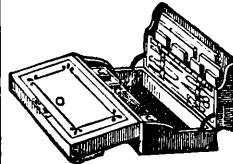
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DRESSING BAG.



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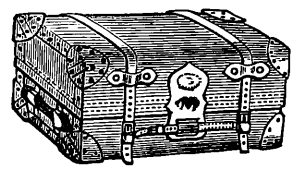
ALLEN'S SILVER-  
FITTED DRESSING  
CASE.



ALLEN'S NEW  
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(PRIZE MEDALS AWARDED FOR GENERAL EXCELLENCE.)

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OF EVERY KIND,

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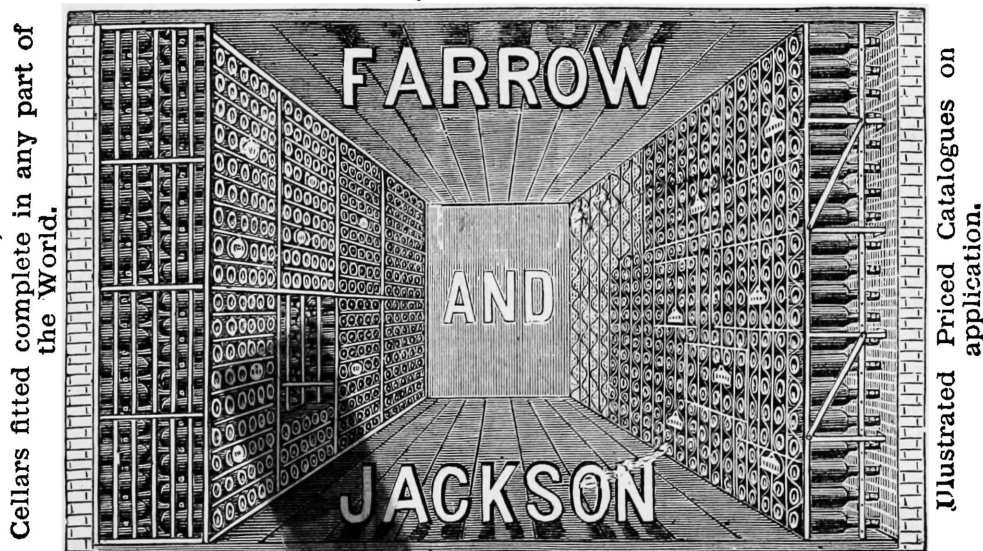
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BINS OF EVERY DESCRIPTION MADE TO ORDER. RACKS FOR MINERAL WATERS, &c., &c.

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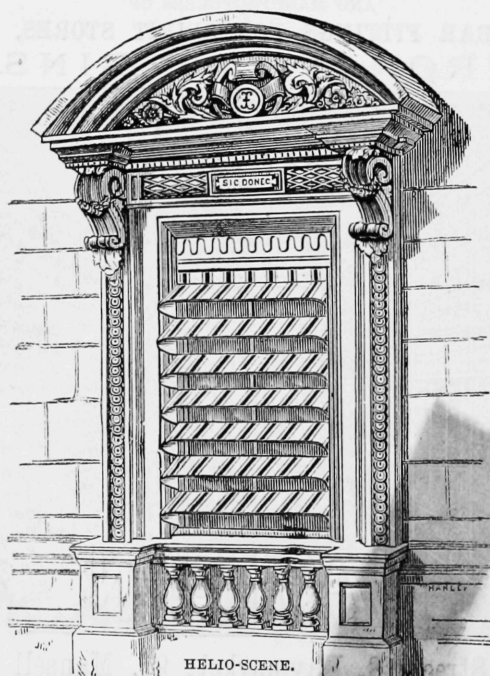
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Patent Helio-scene & General Sunblind Manufacturers.

Wire Gauze Blinds  
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**Helio-scenes,**  
the best outside Blinds  
for lightness in work-  
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in use, affording a  
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Prevent Friction in Cleaning and Injury to the Knife. All prices and qualities.

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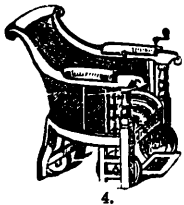
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In  $\frac{1}{4}$ ,  $\frac{1}{2}$ , and 1 Pint Bottles, and  $\frac{1}{2}$  and 1 Gallon Cans.

AGENTS FOR THE SALE OF LONDON, SCOTCH, AND FOREIGN GLUES. LIBERAL TERMS TO SHIPPERS.



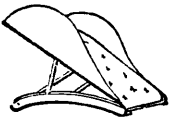
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By Her Majesty's  Royal Letters Patent

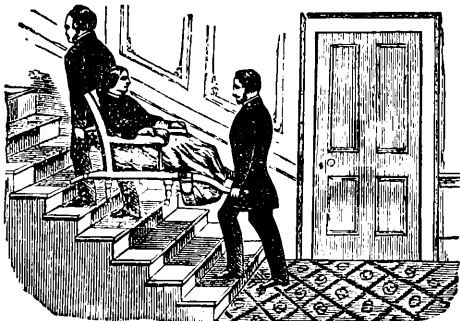
AND BY SPECIAL APPOINTMENT TO HER MAJESTY  
AND THE ROYAL FAMILY,  
THE EMPRESSES OF RUSSIA AND FRANCE, &c., &c.



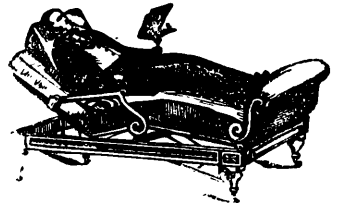
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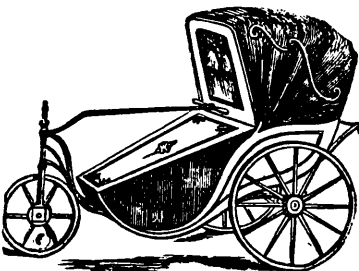
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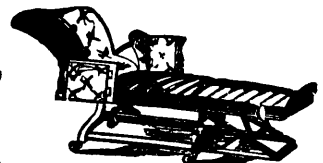


19.

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PRIZE MEDALS — London, 1851  
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11.

Dysentery, Diarrhoea, Cholera, Fever, Ague, Coughs, Colds, Asthma, Bronchitis, Spasms, &c.

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A FEW DOSES QUITE EFFECTUAL.

**CAUTION.**—The extraordinary medical reports on the efficacy of Chlorodyne render it of vital importance that the Public should obtain the genuine, which bears the words, "DR. J. COLLIS BROWNE'S CHLORODYNE" on the Government Stamp.

Vice-Chancellor Wood stated that DR. J. COLLIS BROWNE was undoubtedly the inventor of Chlorodyne, that the whole story of the Defendant Freeman was deliberately untrue.

Lord-Chancellor Selborne and Lord Justice James stated that the Defendant had made a deliberate misrepresentation of the decision of Vice-Chancellor Wood.

Chemists throughout the land will confirm this decision, that DR. J. C. BROWNE was the inventor of Chlorodyne.

From DR. B. J. BOULTON & Co., Horncastle—"We have made pretty extensive use of Chlorodyne in our practice lately, and look upon it as an excellent direct Sedative and Anti-spasmodic. It seems to allay pain and irritation in whatever organ, and from whatever cause. It induces a feeling of comfort and quietude not obtainable by any other remedy, and it seems to possess this great advantage over all other Sedatives, that it leaves no unpleasant after-effects."

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AS SUPPLIED TO HER MAJESTY AT ALL THE ROYAL PALACES,

And to the Aristocracy and Gentry of the United Kingdom. The delicious product of the famed Kent Morellas. Supersedes Wine in many households. A most valuable Tonic.

42s. net per Dozen, *prepaid*. Carriage Free in England.

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"THE SPORTSMAN'S SPECIAL QUALITY."

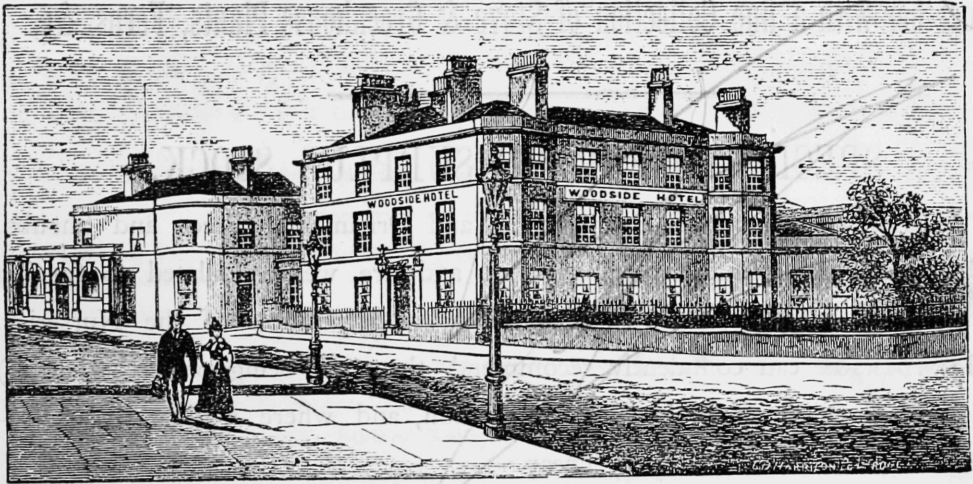
50s. net per Dozen, *prepaid*: Carriage free in England.

This quality, which, please observe, is not supplied *unless distinctly and specially ordered*, contains more Brandy and less Saccharine than the above "*Queen's Quality*," and has been specially prepared for the Hunting Field, &c. Order through any Wine Merchant, or direct of

T. GRANT, DISTILLERY, MAIDSTONE.

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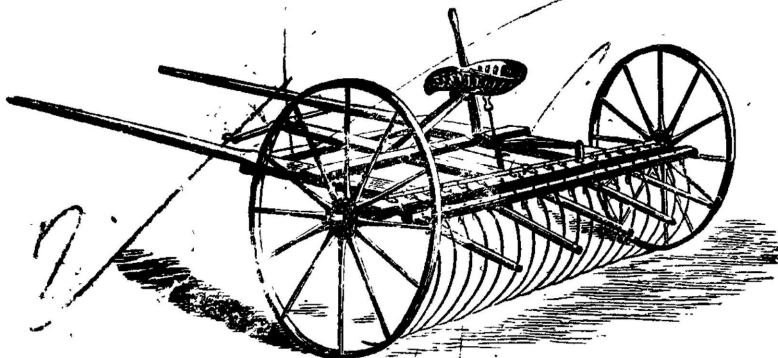


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