CALEDONIAN INSURANCE COMPANY.

Established 1805.
London Office, 37, Moorgate-street.

Directors.—John Rennie, esq. Chairman.

John Charles Cobbold, esq.	Joseph Downes, esq.
John Harley Cook, esq.	George Scammell, esq.

The number of Policies issued annually has been nearly trebled during the last six years.

Five-sixths of the profits are divided amongst the assured. At the last Septennial Division a Bonus, amounting in many cases to half the premium paid, was declared.

Policies may be made indisputable after five years.

Prospectuses, &c. forwarded, on application to

EDWARD F. SEALY, Manager.

MERCHANT'S & TRADESMAN'S MUTUAL LIFE ASSURANCE SOCIETY.

TRUSTEES.

Jeffery Smith, esq. | David Ferguson, esq.
Thomas How, esq.

ADVANTAGES OFFERED BY THIS SOCIETY.

Policies indisputable, except in cases of fraud.
All the medical fees paid by the Society.
Assurances of every description effected.

NON-FORFEITURE OF POLICIES.

Assurers who find it inconvenient to pay their premiums on they full due, may have a credit on application to the Board.

Loans granted on personal and other securities, in connection with life assurance.

BONUS.

The following table shows the Bonuses declared on Policies effected with this Society prior to 5th March last:—

No. of premiums paid	Age when assured.	Annual premium	Sum assured.	Bonus added.	Amount now assured.
		£ s. d.	£	£ s. d.	£ s. d.
5	30	45 10 9	1,000	94 13 0	1,094 13
4	40	38 19 2	1,000	68 8 8	1,068 8
3	50	34 12 8	1,000	43 14 8	1,043 14

GEORGE THOMSON, Manager.
8, Chatham-pl. Blackfriars. THOS. MUSGRAVE, Secretary.

CLERICAL, MEDICAL, and GENERAL LIFE ASSURANCE SOCIETY.

ADVANTAGES OFFERED.

EXTENSION OF LIMITS OF RESIDENCE.—The assured may reside in most parts of the world, without extra charge, and in all parts by payment of a small extra premium.

MUTUAL SYSTEM WITHOUT THE RISK OF PARTNERSHIP.

The small share of Profit divisible in future among the Shareholders being now provided for, without encroaching on the amount made by the regular business, the Assured will hereafter derive all the benefits obtainable from a Mutual Office, with at the same time, premiums freedom from liability, secured by members of an ample Proprietary Capital; thus combining in the same office all the advantages of both systems.

The Assurance Fund already invested amounts to £550,000, and the Income exceeds £120,000 per annum.

CREDIT SYSTEM.—On Policies for the whole of Life, one half of the Annual Premiums for the first five years may remain on credit, and may either continue as a debt on the Policy, or may be paid off at any time.

LOANS.—Loans are advanced on Policies which have been in existence five years and upwards, to the extent of nine-tenths of their value.

BONUSES.—Five Bonuses have been declared; at the last in January 1858, the sum of £31,1281. was added to the Policies producing a Bonus varying with the different ages from 24l. to 55 per cent. on the Premiums paid during the five years.

PARTICIPATION IN PROFITS.—Policies participate in the Profits in proportion to the number and amount of the Premiums paid between every division, so that if only one year's Premium to received prior to the books being closed for any division, the Policy on which it was paid will obtain its fair share. The books close for the next division on 30th June, 1861, therefore those who effect Policies before the 30th June next, will be entitled to one year's additional share of Profits over later assurers.

APPLICATION OF BONUSES.—The next and future Bonuses may be either received in cash, or applied at the option of the assured in any other way.

NON-PARTICIPATING.—Assurances may be effected for a Fixed Sum at considerably reduced rates, and the Premiums for Term Policies are lower than at most other Safe Offices.

PROMPT SETTLEMENT OF CLAIMS.—Claims paid thirty days after proof of death, and all Policies are indisputable except in cases of fraud.

INVALID LIVES may be assured at rates proportioned to the increased risk.

POLICIES are granted on the lives of persons in any station, and of every age, and for any sum on one life, from 50l. to 10,000l.

PREMIUMS may be paid yearly, half-yearly, or quarterly; but if a payment be omitted from any cause, the Policy can be revived within fourteen months.

The Accounts and Balance Sheets are at all times open to the inspection of the Assured, or of persons desirous to assure.

A copy of the last Report, with a Prospectus and Forms of Proposal, can be obtained of any of the Society's Agents, or will be forwarded free by addressing a line to

GEORGE H. PINCKARD, Resident Secretary.
99, Great Russell-street, Bloomsbury, London.

NATIONAL ASSURANCE and INVESTMENT ASSOCIATION.

7, St. Martin's-place, Trafalgar-square, London.

Established May, 1844.

INVESTMENT OF CAPITAL AND SAVINGS.

The object of the Investment Department of this Institution, is to open equally secure and remunerative channels of investment for the surplus capital of the affluent, and the provident savings of the industrious classes of the community. To persons desirous of placing their money out at interest, but unused to settings securities, and inexperienced in estimating their value, this Institution offers immediate facilities and an opportunity of realizing the highest rate of interest yielded by first-class securities in which alone the money deposited with the Association is employed.

Interest payable in January and July.

CAPITAL STOCK, £100,000.

The Capital Stock is altogether distinct and separate from the Depositors' Stock in the Investment Department of this Institution. It constitutes, with the Premium Fund, a guarantee for the engagements of the Association, and has been provided in order to render the security of the Assured complete.

FOR SECURING LOANS OR DEBTS,

amongst the varied and extensive Tables of this Institution will be found one peculiarly advantageous where Policies are required for securing loans or debts. The rate of Premium by this Table will protect the Interest of the Policy holder from all contingencies, and allow the Life assured to proceed to, and reside in, any part of the world.

MUTUAL ASSURANCE.

Assurances may be effected from 50l. to 10,000l. on a Single Life.
Entire profits belong to the Assured, and divided annually.
Credit for half the amount of the first five annual Premiums.
Medical men remunerated for their Reports.
Liberty to Travel, and Foreign residence greatly extended.

COLLEGE EDUCATION.

A Novel Table has been constructed expressly for the use of this Institution, whereby a Parent, by the payment of a very small annual premium, may, in the event of death, secure to a Child, either an Annuity, payable from the age of 17 to 23, or an equivalent amount in money.

Other new and important Tables for Educational purposes, and Endowments for Children, are in course of construction, and will shortly be published.

The Tables for Non-Participating and Deferred Annuities, are particularly deserving of attention, whether regarded as a means of providing for a particular Individual, or as a resource against the contingencies of age, involving, as it does, the consideration of health and fortune.

Full information and prospectuses may be obtained, on application at the Head Office of the Association, or to the respective Agents, throughout the United Kingdom.

PETER MORRISON, Managing Director.

Applications for Agencies may be made to the Managing Director.

LOANS.—Persons desirous of obtaining

ADVANCES from 50l. to 250l. upon approved personal security, repayable by easy instalments, extending over a lengthened period, are invited to examine the principles of the BRITISH MUTUAL SUBSCRIPTION LOAN ASSURANCE PLAN. Prospectuses, reports, and every information may be obtained on application at the British Mutual Life Office, 17, New Bridge-street, Blackfriars. Rates 6l. each copy, or 1s. per pack. Note.—Four new classes are now in course of formation for London, and will immediately commence operations.

MONEY ON LOAN, at 3l. per Cent. per

Annum.—ARNEWAY'S CHARITY.—NOTICE IS HEREBY GIVEN, that the Trustees of this Charity are enabled to lend out the Trust Moneys to poor occupiers or traders resident within the City and Liberty of Westminster, that is to say, within the parishes of St. Margaret and St. John the Evangelist, St. Anne, Soho, St. Clement Danes, St. George, Hanover-square, St. James, St. Martin-in-the-Fields, St. Mary le-Strand, and St. Paul, Covent Garden. The amount of each loan is not to exceed 100l. is to bear interest after the rate of 3l. per cent. per annum, and is to be secured by the bond of the borrower, with two sureties. Printed Forms of Application, and all necessary information, may be obtained by applying personally, between the hours of Ten and Three o'clock in the day, at the office of the Clerk and Solicitor to the Trustees, No. 14, Great Queen-street, St. James's Park.

By order, EDWARD S. STEPHENSON,
Clerk and Solicitor to the Trustees.

NOTE.—The Trustees meet on the second Wednesday in every month, to consider such applications for loans as have been sent in previous to the 15th of the month.—The sureties must be householders.

THE IMPERIAL PERMANENT BUILDING

SOCIETY is prepared to make immediate ADVANCES on the usual security, including copyholds, repayable by instalments with interest to any number of years not exceeding twenty-one.—For prospectuses, &c. apply at the Society's office, 35, Cursitor-street, Chancery lane.

LONDON (WATFORD) SPRING WATER

COMPANY, to be Incorporated by Act of Parliament, which will limit the liability of the shareholders, and to respect of which the plans, sections, and books of reference have been duly deposited in compliance with the Standing Orders of Parliament.

[Provisionally Registered under the Act V & 6 Victoria, cap. 110.]

CAPITAL £60,000, in 14,000 shares of £24 each.

Of which 11,76 6d. per share will be payable on signing the Parliamentary Contract, and no further call will be made until the Act has been obtained.

ARBITRATOR.

Balkes Carrid, esq., M.P., 29, Cornhill, and Hyde Park-terrace.
Henry Thomas Hope, esq., 116, Piccadilly, and Deepdene, Dorking, Surrey.

DIRECTORS.

Colonel Michael Edward Bagnold, 25, Hamilton-terrace, St. John's Wood.
George Hinton Bovill, esq. 19, Abchurch lane, and Wimbledon, Surrey.
Thomas Dakin, esq. 52, Abchurch lane and Horn cy.
Ralph Eyre, esq. 22, Bryanston-square.
James Lawrie, esq. Cousin-lane, Upper Thames-street, and Cambrian-villa, Hackney.
Thomas Hayter Longdon, esq. Tokenhouse yard, and Ennismore-place, Prince's-gate Hyde-park.
Benjamin Oliveira, esq. M.P., F.R.S.E. Upper Hyde-park-street.
James Pennford, esq. 34, Palace gardens, Kensington, and Hackney-park, Hants.
Sir Robert Price, bart. M.P. 11, Stratton-street, Piccadilly, and Foxley, Herefordshire.
William R. Robinson, esq. 21, Austen-friars, and Hill-house, Acton.
James Warren, esq. 32, Houndsditch, and Copel-house, Enfield.
(With power to add to their number).

BANKERS.

Samuel Collett Homersham, esq. 18, Buckingham street, Adelphi.

SOLICITORS.

Messrs. Maltby, Robinson, and Jackson, 7, Bank-buildings, Lothbury.

PARLIAMENTARY AGENTS.

Messrs. Law, Holmes, Anton, and Turnbull, 16, Finsbury-street Westminster.

BANKERS.

Sir Samuel Scott, Bart. and Co. 1, Cavendish-square.
Messrs. Currie and Co. 29, Cornhill.

SECRETARY.

Benjamin Rashlin, esq.
Temporary Offices, 29, Moorgate-street.

The object of this Company is to supply, at a cheap rate, the inhabitants of the cities of London and Westminster, and the boroughs of St. Marylebone and Finsbury, and the following places intermediate between these and the source of supply,—namely, Parnet, Bushey, Edgeware, Elstree, Pinchley, Hadley, Hampstead, Harrow-on-the-Hill, Harrow Weald, Pendon, Kingsbury, Millhill, Pinner, Stanmore, Sudbury, Totteridge, Watford, Whetstone, Willesden,—with pure soft Spring Water procured from Rushey Meadows, near Watford, and distributed through pipes constantly charged; so that upon the mere turning of a tap, it may be got fresh from the mains, without the intervention of a cistern, even in the top stories of the highest houses.

At a charge of from one-third to one-half less than the charges of the Grand Junction and West Middlesex Water Companies, a dividend of ten per cent. would be returned upon the capital expended in carrying out the undertaking.

Applications for Shares to be made, addressed to the Secretary of the Company, on or before SATURDAY, the 18th of DECEMBER, inst. at the Offices, 29, Moorgate-street, or to Messrs. JOHNSON, LONGDEN, and Co. Stockbrokers, Tokenhouse-yard, where detailed Prospectuses and Forms of Application for Shares may be obtained.

GREY-STONE LIME, of the finest quality, and

at a moderate price, can be had in quantities of 50 or 100 cubic yards, at WILLIAM PEERS'S, Woodthorn-hall Works, on the Medway, near Rochester; 7, North Wharf, Paddington; or delivered anywhere per barge.

GREAVES'S BLUE LIAS LIME.—The superior

manner in which the above is ground renders it cheaper for concrete or stucco than any other lime or cement. The shell lime for mortar is burnt on an improved principle, leaving scarcely any core. The satisfaction constantly expressed by Engineers, Architects, and Contractors, of the above, is the best recommendation.

Gibbs, Canning, and Co.'s Blue Vitrified Bricks, Pipes, Junctions, Bends, and Fire Goods.

ROMAN, PORTLAND, PARIAN, ANSTON, and LIAS Cements of the best quality.

SECONDS, PAVIORS', STOCKS, and other Bricks.

CHARLES RICHARDSON, 4, South Wharf, Paddington.

GRAY-STONE and WHITE FLAME LIME

WHARFS.—Purfleet Wharf, Earl-street, Blackfriars; No. 19, North Wharf road, Paddington; and Upper James-street Camden-town.—GEORGE POTTER and CO. respectfully solicit a continuance of the favours they have received from the building trade.—Orders transmitted to Mr. WILLIAM COOK, Resident Partner, Upper James-street, Camden-town, for that and Paddington Wharfs; and to Mr. GEORGE POTTER for their City Wharf, Earl-street, Blackfriars.

PARIAN CEMENT for internal use, to be

PAINTED IN A FEW HOURS AND PAPERED WITHIN A COUPLE OF DAYS.—CHARLES FRANCIS and SONS, Patentees, and Manufacturers of Roman and Portland Cement, &c. &c. Nine Elms, London.

GEO. and THOS. EARLE, CEMENT MANU-

FACTURERS, HULL.—Light and dark, equal to any made. Manufacturers also and dealers in Plaster, Paris White, Mastic, Hair, Lias Lime, Laths, Slates, and Slate Slab, Fire-bricks, Grindstones, Cement Chimney-tops, ditto Vases, Kidding, &c. Paints, Stucco, &c. Marble Merchants and Importers of Pozzolano.

ROMAN and OTHER CEMENTS.

Manufactured by J. M. BLASHFIELD, successor to the Patentees, PARKER and WYATT, who, in 1796, first introduced PARKER'S ROMAN CEMENT; also Terras and Portland Cements, English and French Plaster, Terra Cotta Chimney Pots, Trass, &c. &c.

Manufactory, Mill Wall, Poplar; Depôts, Commercial-road, Lambeth; and Paddington-basin.

ATKINSON'S CEMENT, so long known and

esteemed in London, for plastering purposes, is a quick setting Cement that requires no colouring.—Sold exclusively by JOHN BARLEY WHITE and SONS, Millbank-street, Westminster; and Sel-street, Liverpool.

KEENE'S and PARIAN CEMENTS and

FRENCH PLASTER for internal uses.—These well known hard stucccos dry quickly, and can be painted upon within a few days. Made and sold by JOHN BARLEY WHITE and SONS, Millbank-street, Westminster.

PORTLAND CEMENT is the cheapest, because

the best Cement for external uses. As a stucco, it requires no colouring, does not vegetate, and is not affected by frost. As a mortar for brick work, it may be mixed with three to four parts of sand, and, for concrete, it will carry ten to twelve times its volume of sand and gravel.—Manufactured by JOHN BARLEY WHITE and SONS, 17, Millbank street, Westminster, and Sel-street, Liverpool.

PORTLAND CEMENT WORKS, NORTH-

FLEET, KENT.—Messrs. ROBINS and COX solicit the attention of their friends and the public to their superior Cement, confident that the great improvement in the manufacture thereof during the present year will insure to them a continuance of that patronage with which they have so long been favoured.—Orders received at the Works, and at Great Scotland-yard, Whitehall.

PORTLAND CEMENT.—THOMAS FREEN

and CO. having completed their works at WOULDHAM-ON-THE-MEDWAY for the manufacture of PORTLAND CEMENT, beg to inform their friends and the public that they are now ready to supply them with cement of superior quality on reasonable terms.—Roman Cement and Plaster of Paris Works, Tuscany Wharf, Canal-road, Kingsland road.

PORTLAND CEMENT.—JAMES WESTON,

having commenced manufacturing the above Cement, begs to inform the trade in general that he can supply them with any quantity they may require, either at his Works, Mill-wall, Poplar; St. Andrew's Wharf, Earl-street, Blackfriars; or Middle Scotland-yard, Westminster. Manufacturer of Roman, Lias, and Mastic Cements, French and English Plaster, &c.

PORTLAND CEMENT.—The difficulty of

procuring this valuable Cement of uniform colour and strength has hitherto prevented its more general use. Contractors and Builders will find that these two important qualities may be depended on with the greatest certainty in that manufactured by CHARLES J. HILTON, at his Roman and Portland Cement and Plaster of Paris Works, Faversham, Kent, at which place, as also at his Wharf in London, 6, Upper Thames-street, City, and Great Scotland-yard Westminster, orders can now be received to any extent.

4, South Wharf, Paddington.

PORTLAND CEMENT.—CHARLES

RICHARDSON has the greatest confidence in introducing to the trade the above superior CEMENT, being of uniform colour and quality; is decidedly stronger than any other Portland Cement; it possesses extraordinary consistency, resists the action of frost and heat, and is more durable than any other Cement; does not vegetate, turn green, or crack; combined with which its eminent hydraulic properties stamp it at once as the first cement of the day for work where all the above qualities are requisite. It is manufactured on the only principle Portland Cement can be, and contrary to the statements put forth by those who have hitherto had the monopoly. Manufactured by R. GREAVES, Esq. at his Works, near the River Avon, and sent to all parts of the kingdom per boat or rail, at a reduced price to the trade.

Great Scotland-yard, Whitehall.

NOTICE.—PATENT PORTLAND CEMENT.

The CO-PARTNERSHIP lately subsisting between ROBINS, ASPDIN, and COX, having been DISSOLVED on the 7th day of November last, by a decree of his Honour the Vice-Chancellor Turner, and an injunction granted, restraining William Aspdin, then of Orme House, Northfleet, Kent, from intermeddling with, or receiving or disposing of any of the moneys, property, or assets of the said late partnership, and from using or pledging the name thereof for any purpose whatsoever, Messrs. ROBINS and COX, being alone authorised to wind up the affairs of the late Co-partnership, request the Creditors of the late Firm forthwith to render their accounts, that the same may be discharged; and the Debtors to the late Firm will be obliged, at their convenience, to pay their accounts, either at the Cement Works, Northfleet, Kent, or at Great Scotland yard, Whitehall, where Messrs. ROBINS and COX continue to carry on their Manufacture and Trade in Portland Cement, in connection with Messrs. Goodwin and Schmidt, under the style or firm of ROBINS and COMPANY.

WILLIAM ASPDIN'S PATENT PORTLAND

CEMENT.—Messrs ASPDIN, ORD, and CO. have much pleasure in informing consumers of this valuable Cement that as their works are now in operation they are prepared to execute any orders they may be favoured with.

New Wharf, Abingdon-street, Westminster, Sept. 23, 1852.

NOTICE.—To MANUFACTURERS of

CEMENT, and especially those calling themselves makers of "PORTLAND."—ASPDIN, ORD, and Co. beg to inform the Trade, that on the 16th of FEBRUARY, 1853, they intend to EXHIBIT at their PREMISES, New-wharf, Abingdon-street, Westminster, a SERIES of EXPERIMENTS, showing the extraordinary powers of their CEMENT and its great superiority over all others manufactured. ENGINEERS, ARCHITECTS, CONTRACTORS, and BUILDERS, are respectfully invited to attend the same. Manufacturers desirous of testing any kind of Cement with "Aspdin's Patent Portland," are requested to make the same known to ASPDIN, ORD, and Co. who will afford them every information and assistance relative to the proposed experiments.—New-wharf, Abingdon street, 15th December, 1852.

PERMANENT STUCCO WASH,

WITHOUT SIZE OR OTHER CORRUPTIBLE INGREDIENT.

As used at St. George's Hospital, Hyde Park Corner.

JOHNS and CO. having effected some important improvements in the manufacture of this very useful material, confidently offer it to the notice of the Trade and the Public generally, as possessing every advantage over the common Lime Wash or Lime Color for STUCCO or BRICK WORK. It is a Stone Colour, but may be tinted to any other.—DOES NOT WASH OFF.—is perfectly dry in twenty-four hours, and, being a non-absorbent, is admirably adapted for Railway Stations, Union Workhouses, Barracks, Schools, Prisons, &c. One cwt. will cover 250 square yards. It will keep good for years, and MAY BE EXPORTED WITH PERFECT SAFETY.

JOHNS and CO.'S STUCCO CEMENT.—This cement, from the great reduction in price, and its suitableness for internal as well as external surfaces, places it above all other materials of its kind; it has no caustic qualities; may be painted or papered in a few days; never blisters, cracks, or vegetates; soon becomes as hard as stone, and may be cleaned with a brush and water.

The merits of the PAINT are well known for its application to stucco work of all kinds, and external work generally. Numerous testimonials, prospectuses, and every information may be obtained, on application to the Sole Agents, PHILLIP HARE and Co. at the Warehouse, 23, Steel-yard, Upper Thames street. A liberal allowance to wholesale dealers.

MEDINA (ROMAN) CEMENT.—The

material of which this cement is made is obtained in the Isle of Wight. It has all the properties of the Sheppy Stone, but is much better adapted to engineering purposes, from the rapidity with which it sets and hardens under water. It has been long used at the great Breakwater at Cherbourg; in a similar work at Alderney; and at Dover New Pier, to unite the masonry. The foundation of the centre pier of the Tubular Bridge at Menai Straits is laid in Medina Cement. A new groyne at Sandown Bay, Isle of Wight, has been constructed of no other material but this cement and pebble shingle. The work extends 200 feet into the sea, and is exposed to the most violent gales of the Channel, in a position where every former construction had been repeatedly washed away. The inconvenience of the varied qualities of Roman Cement are superseded by the use of this improved manufacture.

CHAS. FRANCIS and SONS, Nine Elms, London; or West Medina Mill, Newport, Isle of Wight.

Agent for Southampton, R. L. PLUDER, American Wharf.