Note.—Marine insurances are effected at an advantage of 15 per cent. as compared with Mercantile Agencies, viz., 5 per cent. brokerage, and 10 per cent. discount allowed by Insurance Offices to Brokers for introducing business. These allowances are credited by the Agents-General to the several Colonies, by deduction on the face of the accounts.

All trade discounts are deducted in like manner.

In the execution of orders for Vessels, Bridges, and Engineering Works generally, properly qualified professional men are employed by the Agents-General (when not selected by the Colony) to draw up the contracts and specifications and to see that the work is properly performed. It is preferred, however, that the Colonies should select their own Engineers.

Arms, Clothing, Tools, and Hardwares, are inspected by experienced practical viewers, either at the Tower or on the premises where the packing is carried out.

Goods in transit are invariably insured.

All investments, which take place by direction of the Treasury, or the Secretary of State for the Colonies, on account of sinking funds, guaranteed loans, and superannuation funds, &c., &c., are made in the names of three gentlemen selected by the Lords Commissioners of Her Majesty's Treasury.

Bank OF ENGLAND.

Brokers-

MESSES. MULLENS & MARSHALL, 3, LOMBARD STREET.

Shipping Agent-

MR. W. A. WINKLEY, 23, BIECHIN LANE, CORNHILL.