

NEW-BRUNSWICK BRANCH
THE NEW INSURANCE COMPANY.
CAPITAL, £2,000,000 STERLING.

Traders.
John Shaw Leigh, and R. B. B. H. Blundell, Esqrs.
Directors, of Liverpool.
Charles Turner, Esq., Chairman.—John Campbell,
Esq., and J. Bradley Moore, Esq., Deputy
Chairmen.

Ralph Brocklebank, Esq.;
Michael D'Albret, Esq.;
David Cannon, Esq.;
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Ed. Molynex, Esq.;
Henry Morris, Esq.;
William Smith, Esq.;
John Tott, Esq.;
John Chas. Jack, Esq.;
Manager and Attorney—Percy M. Dove, Esq.
Directors, &c., etc.—John B. Bryne, Esq.;
Richard C. Colles, Esq.;
John Westmorland, Esq.

The Subscribers having been appointed Agents to the above Company for New-Brunswick, begs to announce that he is prepared to receive Proposals for FIRE AND LIFE ASSURANCE. The large Capital of the Company, and the number and influence of its Proprietors, entitle it to rank with the most eligible Offices, either in America or Europe, with respect to the various offices offered to the Public.

THE BRANCH.

Persons engaged by this Company are not subject to any covenants or calls to make good losses which may happen to themselves or other, nor do they depend upon an amount of fund or contribution, the Capital Stock of this Company being an unquestionable security to the Assured in case of Loss or Damage by Fire.

In addition to the more customary methods of Insurance, the Company likewise Assumes Live on any term for One Year, Seven Years, or any other definite period.

For the whole continuance of Life.—The Premium to cease after a limited number of Annual Premiums.

For Two Joint Lives.—The sum assured to be paid on the death of either.

On the length of Two or Three Lives.—The sum assured to be payable at the death of the last surviving life.

The Survivorship.—To secure the payment of the sum assured, if a life die before another life.

For a sum to be payable of age 60, or at death.

Premises.—A portion of the Premiums may remain on Credit; Assurances may be effected in various ways, not enumerated, to meet the conveniences of parties.

The important advantages afforded by the Company in the Life Branch will include the following:

The Guarantee of an ample Capital, and Exemption of the Assured from Liability of Partnership.

Moderate Premiums.

Large Participation of Profits by the Assured, amounting to Two-thirds of the Premiums, which may be claimed on the extinction of the party affecting the Assurances.—By the immediate payment of the sum so proportioned.—Or, by an equivalent reduction of the future Premiums.—Or, 3d. By an equivalent increase of the sum assured.

Small Charge for Management.—The expenses of Office being borne in due proportion by the two Branches.

Prompt Settlement of Claims.

Policies issued by non-payment of the Premium may be renewed within three months, by paying the Premium with a fine of 10s. per cent., on the production of evidence to the satisfaction of the Director of the good state of health of the life assured.

The Company will always be prepared to purchase the Policies of this Office at their equivalent value, or for a New Policy in lieu thereof, without any further payment of Premium, for a sum to be agreed on.

Extra Premiums suitable to special circumstances, will be assessed, to enable a party possessing a Premium to have the right to renew his assurance, or of his having sold the Life beyond his buying limit, or by other cause.

Thirty Days are allowed for the Payment of Premiums after the day on which they respectively become due.

Additional Advantages offered to Lives insured with this Company at St. John, N. B.

—In the event of the death of a person insured for the whole term of life, will have permission, without the payment of extra Premium, to reside in any part of Europe, or in any place in North America, to the north of 33 degrees of North Latitude, but not to the westward of the Mississippi River.

—Voyages.—They will also, if not sea-faring by profession, be allowed, without any extra charge.

To cross and re-cross the Atlantic Ocean in steamers or first-class sailing-vessels;

To pass from one part of North America to another, or from any part of North America to another, within the limits above specified; also to sea.

To pass to and from, but not to reside in my place which shall not be further south than 35 degrees of North Latitude, but not to the westward of the Mississippi River.

—Offices, corner Prince William street and the Market-square in St. John.

JAMES J. KAYE, Agent.

January 2nd, 1852.—67.

NEW PROSPECTUS
OF MERCHANTS,

Invaders and Manufacturers.

Second Volume of the SCIENTIFIC AMERICAN.

MESSRS. MUNN & CO., American and Foreign Patent Agents, and Publishers of the SCIENTIFIC AMERICAN, respectfully announce to the publick that the first number of VOLUME SEVEN of this widely circulated and valuable journal was issued on the 20th of September in AN ENTIRE NEW DRESS, printed upon paper of a heavier texture than that used in the preceding volumes.

It is published weekly in Form for Binders, and agents, at the end of the year, A SPLENDID VOLUME OF OVER FIVE HUNDRED PAGES, with a copious Index, and from FIVE to SIX THOUSAND ORIGINAL ENGRAVINGS, with the latest and most interesting information concerning the progress of MANUFACTURE and DISCOVERY throughout the world. There is no subject of interest to the Mechanic, Inventor, Manufacturer, and general reader, which is not treated in the most able manner.—The Editors, Contributors, and Correspondents, are men of the highest attainments in all the leading SCIENTIFIC JOURNAL in the country.

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