Moderate Rates of Premium.

Loans of Half the Premiums for whole term of life with no further security than endorsation thereof on the Policy.

Fifty per cent of the Premiums paid in, advanced whenever required.

Divisions of profits made to Policy-holders, paid either in cash, added to the Policy, or allowed in future reductions of annual premiums—at the option of the Assured.

Proposals accepted, and policies granted by the Local Boards without referring to the London Office.

Blank Forms, Tables of Rates, &c., and other information, may be obtained on application at the Agent's Office, in Mr. Prowse's stone building, Duckworth-street.

E. L. JARVIS, *Agent.*

Equitable Fire Insurance Company

OF LONDON.

CAPITAL—£500,000 STERLING.

Board of Local Directors for Newfoundland.

James J Grieve, Esq. Chairman.

Hon L O'Brien	Robert Prowse, Esq
John Kent, Esq	William M Barnes, Esq

Standing Counsel—Hon E M Archibald, Attorney General.

Parties insured in this Office for three consecutive years, will be entitled to participate in one-half of the profits without incurring liability.

Proposals for Insurance against Loss or Damage by Fire on Buildings, Household Furniture, Goods, Stock in Trade, Farming and Agricultural Stocks, Ships, Barges, &c., will be received at the Agent's Office, adjoining Dr. Carson's, in Mr. Prowse's Stone Building, Duckworth-street.

E. L. JARVIS, *Agent.*

N.B.—No charge for Policies executed in this Colony.

THE LIVERPOOL AND LONDON

FIRE AND LIFE INSURANCE COMPANY

Established in 1836.

Capital—Two Millions Sterling.

Trustees:

Sir Thomas Brancker, Adam Hodgson, Esquire, William Potter, Esquire.

See next page.