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2nd 1857.

Shenstone.



THE CONCEPTION-BAY MAN

Assurance Company. 1, PRINCESS STREET, BANE, LONDON.

ESTABLISHED \rightarrow 1837.

BRITANNIA LIFE

Empowered by Special Act of Parliament, IV Vict. cap. IX. ADVANTAGES OF THIS INSTITUTION INCREASING RATES OF PREMIUM. A Table especially adapted to the sec uring o Loans or Debts, and to all other cases whereof Policy may be required for a temporary purpose to ly, but which may be kept up, if necessary, broughont the whole term of Life.

HALF-CREDIT RATES OF PREMIUM. Credit given for half the amount of the First Seven Annual Premiums, the amount of the un- SECURITY OF A LARGE CAPITAL ACTUALLY paid Half-Premiums being deducted from the sum assured when the Policy becomes a claim.

SUM ASSURED PAYABLE DURING LIFE. The amount payable at the death of the Assured, if he die before attaining the age of sixty out to the assured himself, if he attain that age, thus combining a provision for old age with an assurance upon life.

ORPHAN'S ENDOWMENT BRANCH. Established fer the purpose of affording to parents and others the means of having Children educated and started in life, by securing annuities, to commence at the Parent's death, and to be aid uniil a child, if a son, shall attain his 21st year, or, if a daughter, her 25th year of age.

BRITANNIA MUTUAL

LIFE ASSOCIATION. 1, PRINCES STREET, BANK, LONDON.

INSTITUTED-1839.

Impowered by Her Majesty's Royal Letters Patent.

Annual Division of Profits-applied in reduction of the current year's Premium.

Policy-holders entitled to participate in the profits after payment of Five er Seven Annual Premiums according to the table of Rates selected.

BOYAL INSURANCE COMPANY CAPITAL - £200,000 000, INO SHARES £20 EACH. 1000. TRUSTEES JOHN SHAW LEIGH -JOHN NAYL R Ese., Ese. DIRECTORS. LTC., sq., LIVERPOOL CHARLES TURNER, Els Chanman.

J. BRAWLEY MOORE, Eq., M. P., and RALPH BRUCKLIBANK, Eq., Deputy-CA

FIRE BRANCH. Annual Premiums £130.000, exceeding at most every Office in the United Kingdom. Losses promptly and liberally paid.

PAID UP.

LIFE BRANCH. Stamps on Policies not Charged. Forlei. tures of Policy cannot take place from unintentional mistake. MEDICAL FEES PAID. Moderate Premiums.-Large Benus Declared, 1855. Amounting to £2 per cent. per annum on the

sum assurred; being, on ages from twenty to forty, S0 per cent. on the premium.

PERIODS OF DIVISION EVERY FIVE YEARS EXAMPLES :

| Date of Plicy. | Ige. | Sum Assured. | Premium. | | Bo's. |
|-------------------|------|-----------------|----------|-------|-------|
| and and the | - | £ | E | 8. d. | £ |
| 1845 | 29 | 1 020 | 242 | 18 4 | 18 . |
| 1846 | 24 | 1.000 | 194 | 50 | 16- |
| 1546 | 33 | 2.900 | 1480 | 15 0 | 32,2 |
| 1847 | 10 | 300 | 46 | 40 | 40 |
| 1848 | 23 | 100 | 14 | S 2 | |
| 1849 | 27 1 | 500 | 46 | 15 4 | 40 |

" This Company added about £90,000 to its permanent capital, for the increased protection of its lusurers. This step dis-

Premiums charged for every three months difference of age-not, as is usually the cases for every whole year only. Half Credit Policies granted on terms unusu-

ally favourable to the assured, the amount of of the proprietors-that the interests of the half premiums for which credit is given being. liquidated out of the profits. At the last Annual General Meeting a reduc-

tion 30 per centum was made in the current year's premium on all participating Policies.

Age of the Assured in every case admitted in the Policy. Medical Attendants remunerated in all cases

of the Report

| | ports. | |
|--------------------|---|--|
| t8. | Quarterly Premium. | £ 8. d. 0 12 3. 0 12 4 0 12 5 0 12 6 0 16 5 0 16 9 0 16 10 |
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| - | Whole [Annual] Premium for remainder of Life. | 60.48282810 300.98282 400.82082 400.820 400.820 400.820 400.820 400.820 400.820 800.800 800.8000 800.80000 800.80000 800.80000 800.80000 800.80000 800.80000 800000000 |
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| n a | s to the mode o btained upon ap ROB | nd every requisite infor- of effecting Assurances oplication to EERT PROWSE, NOTARY PUBLIC, gent for Newfoundland |
| R t | he School at th | WANTED, e Dock, Port de Grave, per annum, with Fees RTIN BLACKMORE |

tinctly shows that the Company has always acted upon the principle enuuciated by one of the directors at the last Annual Meeting

assured have a paramount claim on the directors - a claim superior even to that of the shareholders themselves.

"From that moment, as might be exe pected, the Company attained the highest consideration throughout the country, and has retained it ever since. The result i shown in the unexampled fact that its Fir evenue alone rose in about five year om little mure than £30,000 to abrus 130 000!

" A further cause of this rapid growth es somewhat more below the surface, but yet of importance. From inquiry we arn that no fire office possessing half the nove revenue annually deposits its accounts ith the Registrar-general.

"The resources and balance-sheet of thit eat Company are, on the contrary, inually registered, and unmistakeable idence is thus given periodically of its pacity to meet its engagements."orning Herald, December 26, 1855.

"Indeed, the bonus of the 'Royal' may pronounced to be larger than any ye aclared by the mass of the English office ere is an office which yields a fairly ear: O st and wholesome reversionary bonus of 81 er ceutum in its Life Branch, and it gard to fire operations, can make this ery enviable boast, that it has exceeded te Fire business of all but two of the ondon Fire offices-viz. : the receipt o early £130.000 per year in Fire premi ms alone-some of which ancient office ave been in existence for a century! qually successful and singular in both epartments. Indeed, the Life Depart ient may be said to present results equally s worthy of mention." - Morning Chronicle lovember 28, 1855. FREDERICE G. BUNTING, Esq., M.D.,

Medical Examine BROCKLEBANK & ANTHUNY: Agents for Newfoundlan. WARREN, BROTHERS T. JOHN'S NEWFOUNDLANZ

COMMISSION MERCHAVES AND GENERAL AGENTS C. S. WARREN

Agents Canada I is Amurance Company

