

BRITISH INSURANCE.
THE MERCHANT'S AND TRADESMAN'S
MUTUAL LIFE ASSURANCE SOCIETY,
LONDON.
NEWFOUNDLAND AGENCY.

AGENT

William James Ward, Esq., Notary Public.
Medical Referee—Hon. Samuel Carson, M.D.
Solicitor—F. B. T. Carter, Esq.
Bankers—Commercial Bank of Newfoundland.

ADVANTAGES.

Policies Indisputable, except in cases of Fraud.
 An ample Security Fund, in addition to the accumulation of Premiums.

No Personal Liability to the Assured.

Tables prepared as low as consistent with safety.

The **WHOLE** Profits divided amongst the Members.

The Premiums of Members Reduced every Three Years, or a Bonus added to the Policy, or a payment in Cash.

NON-FORFEITURE OF POLICIES—Assurers unable or who find it inconvenient to pay their premiums as they fall due, may obtain on application to the Board of Directors a Temporary Credit, or a New Policy will be granted of a smaller Amount, of an Equitable Value, without any further payments, and may also participate in the profits.

The Business of the Society embraces Assurances on Single Lives, Joint Lives, and Survivorships.

Endowments for Children. Sums of Money or Endowments payable to Children at the age of fourteen or twenty-one.

Assurance on the Lives of Children, from eight years of age.

Endowments for adults. Sums of money payable at the respective ages of fifty, fifty-five, sixty-five, or at death, if that event should happen before the time specified.

And all the Business or Risks contingent for human life or for terms certain.

Policies in this Society constitute an absolute security, as they cannot be affected by any act of the assured; for whether