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**ALBERT**  
**LIFE ASSURANCE & GUARANTEE COMPANY,**  
*Established 1838.*

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Including the MEDICAL, INVALID and GENERAL LIFE ASSURANCE COMPANY.

CHIEF OFFICE:

7, Waterloo Place, Pall Mall, London.

**Annual Income from Life Premiums, £220,000.**

MARITIME PASSENGERS DEPARTMENT.

Risks taken assuring Passengers against the dangers and accidental loss of Life from *Maritime travel to all parts of the world.*

A Bonus every three years. Four Bonuses have already been declared, ranging from *Twenty-five to Fifty per cent.* on the premiums paid.

NEWFOUNDLAND AGENCY:

*Medical Referees—Drs. Crowdy and Simms.*

Particulars may be known and Insurance effected on application to

**WILLIAM J. WARD,**

*Agent for Newfoundland, Cape Breton, and Prince Edward's Island.*

Duckworth Street, St. John's.

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**STAR**  
**Life Assurance Society,**  
*(Founded 1843.)*

**Capital—£100,000 Sterling.**

Offers all the benefits which have been developed during the progress of the system of LIFE ASSURANCE. The Premiums are charged at the lowest rates consistent with safety to the Assured.

Nine-tenths or ninety per cent. of the Profits, ascertained every five years, are divided among Policy-holders having paid Three Annual Premiums.

NEWFOUNDLAND AGENCY.

*Medical Referee:*

W. C. SIMMS, Esq., M.D., *Member of the Royal College of Surgeons, Edinburgh.*

**JOSEPH WOODS,**

*Agent for Newfoundland.*