

The *Profits* of the *Fire Department* appropriated to the Assured, are distributed at the close of each successive period of Five Years, in the form of a per centage on the Premiums which have been paid.

IV—Parties who obtain a settlement of losses by Fire are not thereby deprived of their right to participate in the profits of the Company.

V—Losses by Lightning are made good.

The undersigned beg leave to announce, that having been appointed Agents for Newfoundland to the above Company, they are prepared to receive proposals for FIRE and LIFE INSURANCE, and to issue Policies on the spot, by which means a saving of the stamp duty on Policies will be effected.

BROOKING & SON.

NATIONAL LOAN FUND LIFE ASSURANCE SOCIETY OF LONDON.

Capital—FIVE HUNDRED THOUSAND POUNDS, STG
SURPLUS—£82,000 STERLING.

A PROTECTION FOR THE WIDOW AND ORPHAN.

BOARD OF LOCAL DIRECTORS FOR NEWFOUNDLAND.

H. W. Hoyles, Esq, Chairman.

Hon James Crowdy

Hon C F Bennett

Hon Joseph Noud

N Stabb, Esq

Medical Examiner—Samuel Carson, M D

Solicitor—F B T Carter, Esq.

The following are some of the advantages offered by this Society :—

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.