

Advantages offered by this Society.

PERFECT SECURITY, arising from a large Capital totally independent of the Premium Fund.

LOANS.—Two-thirds of the annual Premiums paid, or half the Premiums for the first five years, which may remain on interest to be deducted from the amount of the Policy at the death of the assured.

LOW RATES OF PREMIUM.—The rates of Premium are as low as any Society of equal standing.

DIVISIONS OF PROFITS.—The Bonuses in this Society are declared annually and are permanent, and each year the Assured has the option of receiving the profits in CASH, in reduction of Premium, or in addition to the sum insured.

Premiums may be paid Annually, Half-Yearly or Quarterly.

Insurance may be effected for one year, for five years, or for life, with or without participation in the profits of the Society.

A liberal allowance for the surrender of policies.

Every information as to the Society's Rates of Premium, mode of Insurance, and blank forms of application, may be had at the office of the Subscriber, who has Pamphlets for gratuitous distribution, and all documents required for effecting Insurance.

J. B. BULLEY,
Sub Agent, Newfoundland.

JAMES M'KINNON,

HAIR DRESSER, &c., &c.

*Opposite the Premises of Messrs. MURRAY & SMALL,
Water Street, St. John's, Newfoundland.*

Brushes, Combs, Perfumery, &c.

Always on hand, on reasonable terms.
