### Notices.

## PHOENIX FIRE surance Company.

## THE COLONIAL da Assurance Company

ESTARLISHED 1846.
APITAL, ONE MILLION STERLING.
Intage of Assuring before 25th
May 1863.
THIRD DIVISION OF PROFITS.
Scheme, Proposals must be lodged at the Office
Sohm's, Newfoundland, or with one of the Agents

# The Henfoundlander,

St. John's, Thursday, April 13, 1865.

Printed and Published every Monday and Thursday mornings by EDWARD DALTON SHEA. at his Office in DUCKWORIH STREET—Terms One Guinea per annum payable in advance.

\*\*Advortisements not timited (Auction-sales and notices which determine themselves excepted) are repeated until ordered in writing to be withdrawn, and srecharged for accordingly.

This paper is filed, and may be seen free of charge at Holloway's Pill and Ointment Establishment, 244, Strand, London.

No. 3,655.

This desirable object has been attained by the Policy holders of the

This desirable object has been attained by the Policy holders of the

Life Association of Scotland

By means of its Allocation of Profit in Cash towards the Annual Reduction of the Premiums payable for the Policies,—the older Policy-holders paying at present only 12s. 6d. (instead of 20s) per £1 of the Premiums; and by the following.

REGULATION FOR FURTHER DIMINISHING OUTLAY FOR LIFE ASSURANCE.

Uril the time when the premiums may be expected to be reduced by the application of profits, the Assured for £500 or upwards, may leave unpaid a considerable portion (one-third or one-fourth) of the premiums for £500 or upwards, may leave unpaid a considerable portion (one-third or one-fourth) of the premiums for essary to keep the policy in force. The unpaid part is allowed to remain in the hands of the Assured as long as he pleases, and he is not asked to pay interest thereon; but the amount, with accumulated interest, will be deducted from the sum assured at death. New Entrante thus at once commence with FAYMENIS MUCH BELOW THE TABULAR ATES, and continue to make such reduced payments for six years, when they become entitled to reduction of the premiums by the application of Profits. They will, nevertheless, receive the same benefits and the same Nare of profit, as if the full premiums had been paid. Present outlay is also further diminished by means of the Association s

INCREASING POLICIES in which the sums Assured shall uncrease by the mere

# LANCASHIRE

LANCASHIRE

Insurance Company.

FIRE AND LIFE.

CAPITAL TWO MILLIONS STERLING.
Head Offics: Exchange-Street, Manchester.

BOARD OF DIRECTORS:
John Todd, Fsq., Chairman.
John Clegg, Esq.
John Kolegs, Esq., Liverpool.
Alexander Ewing Esq., Liverpool.
Alexander Ewing Esq., James Smith, Esq., Liverpool.
John Khowles, Esq.
John Khowles, Esq.
James Wagstaff, Esq., London.
James Wagstaff, Esq., London.
Bury.
J. Schofield Mayson, Esq.

# LEGISLATIVE COUNCIL.

# HOUSE OF ASSEMBLY.

vations upon the subject inasmuch as it proposed to postpone the consideration of the question of confederation of the Legislature, and as there appeared to the desire of the Legislature, and as there appeared to the desire of the wise policy to avail once of the desire of the wise policy to avail once of the desire of the wise policy to avail once of the desire of the desire of the wise policy to avail once of the desire of the des