

Notice.

Mother's !! Mothers !!
to procure Mrs. WINSLOW'S Soothing
for children teething. This valuable
prescription of one of the best
and nurses in the United States; it
has been used for thirty years with never failing
success, by millions of mothers and chi-
lde infant of one week old to the
old relieves the child from pain, but
the stomach and bowels, corrects acidity,
and energy to the whole system. It
constantly relieves Griping in the Bowels and
We believe it the best and surest remedy
in all cases of Distemper and Diarrhoea in
either it arises from teething or any other
directions for use will accompany each
the genuine unless the fac-simile of Curtis
on the outside wrapper. Price only 25
pence. Sold by all Medicine Dealers, Office,
et, New York, and 205 High Holborn
London.

MRS. WINSLOW,

Nurse and Female Physician, presents
of mothers, her Soothing Syrup for
teething, which greatly facilitates the process
by softening the gums, reducing all infla-
mation, all pain and spasmodic action, and
relate the bowels. Depend upon it, we
give rest to yourselves, and relief and
infants. We have put up and sold this
for thirty years, and can say, in confidence
that we have never been able to say
medicine—never has it failed in a single
effect a cure, when timely used. Never
an instance of dissatisfaction by any one
On the contrary, all speak delighted-
ness, and speaks in terms of commend-
able effects and medical virtues. We
matter "what we do now," after thirty
and pledge our reputation for the
what we here declare. In almost every
the infant is suffering from pain and
relief will be found in fifteen or twenty
the syrup is administered. Full directions
will accompany each bottle. None
is the fac-simile of Curtis and Perkins,
on the outside wrapper. Sold by Drug-
out the world. Principal Office, 48 De-
and 205 High Holborn, England. Price
per bottle.

It is an extract from a letter written by
Holme, Pastor of the Pierrepont-street
Brooklyn, N.Y., to the "Journal and
Cincinnati, O., and speaks volumes in
world-renowned medicine, Mrs. WINS-
LOW'S Syrup for Children Teething—We
use it in our clinics of Mrs. Wins-
low's Syrup. Now we never said a word in
any clinic before in our life, but we
do to say to your readers that this is no
we have tried it, and know it to be all i-
probably one of the most success-
the day, because it is one of the best
you readers who have babies can't do
in a supply."

J. DEARIN, St. John's,
Agent for Newfoundland.

PHOENIX FIRE
INSURANCE COMPANY.

Street and Charing Cross, London.

ESTABLISHED—1792

TRUSTEES AND DIRECTORS
John Kirkman D. Hodges on Esq.
James Horne, " " " " "
William J. Lancaster, " " " " "
John D. Magen, " " " " "
John Masterman, Esq M. P.
John Timothy Oxley, " " "
George Stanley Repton, " " "
Benjamin Shaw, " " "
Matthew Whiting, " " "
Francis Wilson, " " "
SECRETARIES
William Harris Esq. " " "
GEORGE WILLIAM LOWELL, Esq.

THE PHOENIX FIRE OFFICE is conveniently re-
to the notice of the public—for the *liners*
with which all claims upon it are
as well as for the *almost unlimited*
it affords, comprising in addition to the
Capital of the Company, the whole for
numerous Proprietors, composed of some
gentlemen and Merchants in the
Company.

THE PHOENIX FIRE OFFICE has carried on an exten-
sive business, for upwards of seventy-
the duty paid by it to Government for
in Great Britain and Ireland exceed-
ing per annum.

THE PHOENIX COMPANY on almost every de-
in Newfoundland at a moderate rate
which may be known on application to
their office, in St. John's, where policies
of charge.

W. & G. RENDELL.
Agents for Newfoundland.

THE COLONIAL
INSURANCE COMPANY
ESTABLISHED 1846.
ONE MILLION STERLING.
of Assuring before 25th
May 1863.

THE DIVISION OF PROFITS.
The directors propose to divide the above sum of
£73,581, 19s. sterling, in the following proportions,
between the Policy-holders and the Shareholders:
To the Policy-holders, £53,022 3 1;
To the Shareholders since last In-
vestigation, 10,125 0 0
To the Guarantee Fund, 10,000 0 0
£73,147 8 1

The sum of £53,022, 3s. 1d. sterling, apportioned
to Policy-holders, will give them an Annual Bonus of
£1 10s. sterling per cent, for each year since last In-
vestigation, or for each year the Policy has existed in
the case of those which may have been opened since
25th May 1859, and the Directors are happy to be able
to continue this rate, which was given at the last In-
vestigation in 1859. They have on this occasion
again given the subject of Division of Profits with
reference to the different classes of risks their most
serious attention; but after reviewing it carefully, and
hearing the views of the Actuary on the subject, they
are satisfied that the addition of a reversionary sum
for each premium paid is as fair a method in the
circumstances of the case as could be adopted.

Before concluding, the Directors think it necessary
to ask your particular attention to the Statements
referred to in a previous part of this Report, relating
to the Mortality of the Company, as bearing more par-
ticularly on the rates charged for Assurance.

The Directors have been frequently urged to re-
duce their Rates for various climates, and they have
as they were bound to do, given these appeals their
most serious consideration; but after weighing well
the arguments brought forward, and studying with
much care the results of their own mortality, they have
come to the conclusion that they have not sufficient
data to authorise their making the proposed reduction.

There is no doubt that other Offices are transacting
business at lower Premiums, in many places, and
prove formidable rivals to the Company, but that is
not an argument taken by itself which has any influ-
ence with your Directors, as they are satisfied that the
Colonial Rates, as far as present reliable knowledge
extends, are fair and equitable. But as soon as they
are established, by result of sound observation, that
these rates are unduly in excess, they will promptly
give the Assured the benefit. Small Institutions,
which claim, involving, it is believed, a most serious
loss, have divided Profits on two occasions—
1849, £130,000, opened in 1847, has been increased
the application of the Bonus; other
proportion, very five years; next division in 1860,
received in any part of the world where
been established.

No. 3,658.

St. John's, Monday, April 24, 1865.

Printed and Published every Monday and Thursday
mornings by EDWARD DALTON SHEA, at his
Office in DUCKWORTH STREET—Terms. One
Guinea per annum payable in advance.
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which determine themselves excepted) are repeated
when ordered in writing to be withdrawn, and are
charged for accordingly.
This paper is filed and may be seen free of charge at
Holloway's Pill and Ointment Establishment, 244,
Strand, London.

Special Notice!

The Company's business year will
close on the 25th May, 1865, and Persons
proposing to effect Assurances are
invited to lodge their proposals on or
before that date so that they may se-
cure the advantage of one year's ad-
ditional Bonus over later entrants at
the Fourth Division of Profits in 1869.

A GENERAL MEETING
OF THE

COLONIAL
Life Assurance Company

WAS HELD WITHIN THE

COMPANY'S OFFICE, 5, GEORGE STREET,

EDINBURGH, ON THURSDAY THE 15TH OF DECEMBER,

TO RECEIVE THE

Report by the Board of Directors

ON THE
INVESTIGATION OF THE COMPANY'S
AFFAIRS AND DIVISION OF
PROFITS, AS AT 25TH
MAY, 1864.

GEORGE MOIR, Esq., Advocate, Sheriff of Stirl-
shire, and Professor of Scots Law in the University of
Edinburgh, in the Chair.

THE PROFITS REALISED

During the period from 25th May 1859 to 25th May
1864, ascertained in the manner now explained, amount
to the large sum of £73,581, 19s. sterling, and the
following statement will show how this result is de-
rived from the calculations:

FUNDS invested, per statement
submitted, after deduction of all
claims against the Company out-
standing, £504,694 14 11

LIABILITIES,
With Profits, £221,154 15 3
Without Profits, 82,685 17 10
Other Classes of
Assurances, 1,807 9 0
Annuities, 30,201 19 3
4. Company whose
business was
transferred, 15,407 14 7
351,237 15

DEDUCT.
Capital Stock, £20,000 0 0
Guarantee Fund, 70,000 0 0
90,000 0

Remainder, £63,456 19 0

Add sum divided annually among
the Proprietors since 1859, brought
into account at this investigation,
10,125 0 0

Total Profits of period, inc. 6th
May 1859 to 25th May, 1864
£73,581 19 0

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Before concluding, the Directors think it necessary
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referred to in a previous part of this Report, relating
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The Directors have been frequently urged to re-
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as they were bound to do, given these appeals their
most serious consideration; but after weighing well
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much care the results of their own mortality, they have
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the application of the Bonus; other
proportion, very five years; next division in 1860,
received in any part of the world where
been established.

making large rates of interest on comparatively small
sums, locally invested, and restricting their operations
to a narrow circle, may transact business on lower
rates, trusting to the fortunate continuance of such
results during the lives of the assured, but with these
institutions the Directors do not place themselves in
competition. They have their local advantages, and
may be preferred by those especially more who can
take part in their management and watch over their
local proceedings. But in the case of any one who looks
forward with prudent anxiety to the future, long
deferred as the lifetime of an individual may be, the
Colonial seek a preference as standing on a wider
basis, their character and position being as well known
and recognised in every British Colony as in Edinburgh, London, or Dublin.

In coming to the resolution not to reduce Rates
the Directors have proceeded on the advice of their
Actuary, and the Investigation into the Company's
Mortality has been the basis of that resolution. It
would be premature to publish these curious and
instructive results, as the Directors are anxious to add
to their experience before giving them to the world,
but it may be stated that the proportion which the
actual number of Deaths bore to the expected number
had increased very considerably during the period of
five years from 1859 to 1864, beyond that exhibited
during the period of thirteen years from 1846 to 1859
in Great Britain, in America, in the East Indies—showing
that the Mortality increases relatively in a greater
degree as a Company advances in age—that is to say,
the Mortality among lives which have been connected
with the Company for ten, fifteen, or twenty years,
will be increasingly greater than among lives of the
same age in the first five years of their connection with
the Company; or otherwise, that the mortality among
a certain number of persons of the same age in the
second, third, or fourth periods of five years respectively,
after joining the institution, will have gradually
increased, affording less favourable results as we recede
from the period at which the lives were ex-
cepted.

It is on these grounds that the Directors have de-
clined to reduce their Rates. These Rates were originally adopted after much study and much inquiry.
No Institution has had access to better sources of information than the Colonial, and the Directors have determined not to run any hazard for the purpose of popularity or to swell their amount of business.
These are the results of the investigation, and the Directors hope they may now return to the chord first struck as the key-note of their Report, and repeat their congratulations on the success which has attended the Company's operations during the last five years, as well as during the whole period of the Company's existence.

By Order of the Directors,
WILL THOS. THOMSON, Actuary
D. CLUNIE GREGOR, Secretary
Edinburgh, 15th December, 1864.

NEWFOUNDLAND.

HEAD OFFICE, ST. JOHN'S.
L. O'BRIEN, Esq., Merchant | Wm. Henry Mare, Esq.
Augustus W. Harvey, Esq., Merchant.

Medical Adviser Henry Hunt Stabb, M. D.

Agent, F. J. WYATT

February 24

LANCASHIRE
Insurance Company.

FIRE AND LIFE.

CAPITAL TWO MILLIONS STERLING.

Head Office: Exchange-Street, Manchester.

BOARD OF DIRECTORS:

John Todd, Esq., Chairman.

William H. Bradley, Esq., Vice-Chairman.

John Clegg, Esq., Blackburn.

B. Darbyshire, Esq., Liverpool.

Alexander Ewing, Esq., Glasgow.

Samuel Haigreaves, Esq., London.

John Knowles, Esq., Bury.

J. Robinson Kay, Esq., Bury.

George Stewart, General Manager.

E. L. JARVIS.
Agent for Newfoundland.

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