

arrow: first,

[illegible][illegible]

..... as much more,
 as much
 United Kingdom
 traffic on the
 on so far as
 aware that
 the thing that
 was correct in
 forward as requ
 One was the
 the requirements
 chose to disre
 horrified to
 monia, but as
 convenient if
 this convenient
 and those who
 wanted others
 it was not a
 fation he had
 would be disti
 boin of the
 would be injur
 would not se
 were a great
 was another
 so morally de
 Sabbath week
 already were
 were establish
 attraction of

42
43
44
45
46
47
48
49
50
51
52
53
54
55
56
57
58
59
60
61
62
63
64
65
66
67
68
69
70
71
72
73
74
75
76
77
78
79
80
81
82
83
84
85
86
87
88
89
90
91
92
93
94
95
96
97
98
99
100
101
102
103
104
105
106
107
108
109
110
111
112
113
114
115
116
117
118
119
120
121
122
123
124
125
126
127
128
129
130
131
132
133
134
135
136
137
138
139
140
141
142
143
144
145
146
147
148
149
150
151
152
153
154
155
156
157
158
159
160
161
162
163
164
165
166
167
168
169
170
171
172
173
174
175
176
177
178
179
180
181
182
183
184
185
186
187
188
189
190
191
192
193
194
195
196
197
198
199
200
201
202
203
204
205
206
207
208
209
210
211
212
213
214
215
216
217
218
219
220
221
222
223
224
225
226
227
228
229
230
231
232
233
234
235
236
237
238
239
240
241
242
243
244
245
246
247
248
249
250
251
252
253
254
255
256
257
258
259
260
261
262
263
264
265
266
267
268
269
270
271
272
273
274
275
276
277
278
279
280
281
282
283
284
285
286
287
288
289
290
291
292
293
294
295
296
297
298
299
300
301
302
303
304
305
306
307
308
309
310
311
312
313
314
315
316
317
318
319
320
321
322
323
324
325
326
327
328
329
330
331
332
333
334
335
336
337
338
339
340
341
342
343
344
345
346
347
348
349
350
351
352
353
354
355
356
357
358
359
360
361
362
363
364
365
366
367
368
369
370
371
372
373
374
375
376
377
378
379
380
381
382
383
384
385
386
387
388
389
390
391
392
393
394
395
396
397
398
399
400
401
402
403
404
405
406
407
408
409
410
411
412
413
414
415
416
417
418
419
420
421
422
423
424
425
426
427
428
429
430
431
432
433
434
435
436
437
438
439
440
441
442
443
444
445
446
447
448
449
450
451
452
453
454
455
456
457
458
459
460
461
462
463
464
465
466
467
468
469
470
471
472
473
474
475
476
477
478
479
480
481
482
483
484
485
486
487
488
489
490
491
492
493
494
495
496
497
498
499
500
501
502
503
504
505
506
507
508
509
510
511
512
513
514
515
516
517
518
519
520
521
522
523
524
525
526
527
528
529
530
531
532
533
534
535
536
537
538
539
540
541
542
543
544
545
546
547
548
549
550
551
552
553
554
555
556
557
558
559
560
561
562
563
564
565
566
567
568
569
570
571
572
573
574
575
576
577
578
579
580
581
582
583
584
585
586
587
588
589
590
591
592
593
594
595
596
597
598
599
600
601
602
603
604
605
606
607
608
609
610
611
612
613
614
615
616
617
618
619
620
621
622
623
624
625
626
627
628
629
630
631
632
633
634
635
636
637
638
639
640
641
642
643
644
645
646
647
648
649
650
651
652
653
654
655
656
657
658
659
660
661
662
663
664
665
666
667
668
669
670
671
672
673
674
675
676
677
678
679
680
681
682
683
684
685
686
687
688
689
690
691
692
693
694
695
696
697
698
699
700
701
702
703
704
705
706
707
708
709
710
711
712
713
714
715
716
717
718
719
720
721
722
723
724
725
726
727
728
729
730
731
732
733
734
735
736
737
738
739
740
741
742
743
744
745
746
747
748
749
750
751
752
753
754
755
756
757
758
759
760
761
762
763
764
765
766
767
768
769
770
771
772
773
774
775
776
777
778
779
780
781
782
783
784
785
786
787
788
789
790
791
792
793
794
795
796
797
798
799
800
801
802
803
804
805
806
807
808
809
810
811
812
813
814
815
816
817
818
819
820
821
822
823
824
825
826
827
828
829
830
831
832
833
834
835
836
837
838
839
840
841
842
843
844
845
846
847
848
849
850
851
852
853
854
855
856
857
858
859
860
861
862
863
864
865
866
867
868
869
870
871
87

PRUDENTIAL ASSURANCE

QUINQUENNIAL
FOR THE PERIOD ENDING 31
Submitted to Shareholders
18th April,

In reviewing the operations
quinquennials completed on the
last, the Directors are glad to re-
with unimpaired satisfaction.

In every Department of the
gress has been made, and, notwith-

At the latter period the Annual Income was
At the former period ...
Showing an increase of ...
At the latter period the Assurance
At the former period ...

[illegible]

interest only, although the investments produce a higher rate.

They further directed that in Twenty per cent of the gross Profits, Policies, and Ten per cent. on the surplus should be preserved as a provision and profit; and they instructed the Chartered Branch to reserve an amount less than the occasion required.

The strain to which these data subjected the Company in the Ordinary Branch, and the circumstance that the one-half of the Company in this Branch was transferred to a valuation, and the A. Branch upon a 441 per cent. basis, granted by the Company itself at a 100 per cent. table.

The result of the valuation may be followed as follows:—

Assurance Fund, on the 31st Dec. 1890, as certified by the Auditors on the 31st Dec. 1890, was £1,000,000.

The Directors are empowered, ment, to divide the whole of the exist, or to set aside any portion genies, and they have resolved £16,096 to a Contingency Fund \$500,000.

The Directors propose that the shall be permanently maintained to the amount required for the valuation, so as to form a of the interests of the Share and The amount allotted to the R lent to an average reversionary cent, or will vary according to times, or will vary according to

The amount of the Annual Premium for future expenses and profits is:

Ordinary Branch	...	...
Industrial Branch	...	...

Total Premium Income reserved for the future is \$1,000,000.00.

And the present value of such Reserves is \$1,000,000.00.

These facts prove incontestable the soundness of the Company.

Very great diversity of opinion exists as to the construction of the term "Life Assurance Companies" in some portion of the business of the State, and the interpretation of the clause in the Constitution is difficult, the Directors have deemed it prudent to consult the most eminent professional advisers, and have obtained the following opinion:

entitled to Messrs. Quinifer, Bail,
tants, and they have been sub-
Mr. Napier Higgins, G.C., and
bers of the Chancery Bar. On
these gentlemen take the Chair
with the Agent, the Directors will
Board of Trade, and will then
Shareholders, and they hope to
the Annual Meeting.

Due notice will be given to
Policy-holders of the amount of
Police, but, in consequence of the
calculations required, some time
amount can be apportioned to ex-
time those Policy-holders who pay

5th April, 1872.

Hughes for the General, and Mutual Branch. The conditions of the two branches is conjoined. Industrial Branch the Policies have for the whole term of life, but it is portion of the whole number is periods only. The Premiums on able weekly, and being collected Policy-holders, such a business considerable expense, and, therefore, must be higher than in the C these circumstances it seems to

manner. This, however, seems the provisions of the Life Assurance Act, 1772, which requires that a valuation of the business shall be periodically made, and that particulars of all the business shall be delivered to the Board of Trade, and to the Board of Labour attending such an investigation. The results of the investigation of your Company has, therefore, been submitted.

General £1,790,292, including £46,511
Immediate Annuities of £4,303
tinged Annuities of £1,032, and
under these contracts amounting
Re-assurances were subsisting to
There is also a small liability aris-
ing Policies involving the contin-
At the same date there were in
Branch £812,294 Policies for As-

The average amount assured to
101., the average weekly Premium
the average rate of Premium b
per annum. The significance
understood, when it is added th
the Policies in force are on liv
and attention is directed to it a
serious mistakes into which se
who attempted to apply to this

The values by the Carliile T. Co., interest of the sums, annuities, premiums payable under all, carefully computed. To provide profits, the following deduction

JAMES WENTWORTH'S SISTER MARY BEGINS TO HAVE DOUBTS ABOUT THE WILL.—GRACE KEE

JAMES WENTWORTH'S SISTER MARY BEGINS TO HAVE DOUBTS ABOUT THE WILL.—GRACE VER-

her taking as she thought the very course which herself had urged vainly upon her husband.

finding there the due equivalent for a pint of
she gave it to the beset individual who had
cramped the cottage in an illegal manner

Worship told the prisoner that but for the
pensation he would have had six months' **hour**
comment. **His** **Cour**

The Jury found for the plaintiff, damages £5,000, and awarded the higher costs of the County with the verdict.

been convicted of passing a false cheque. The magistrate said that it was necessary to charge proved in the usual way, and he should remand the prisoner.

whom she fell, received any great shaking and a few bruises.

the Court of Queen's Bench

