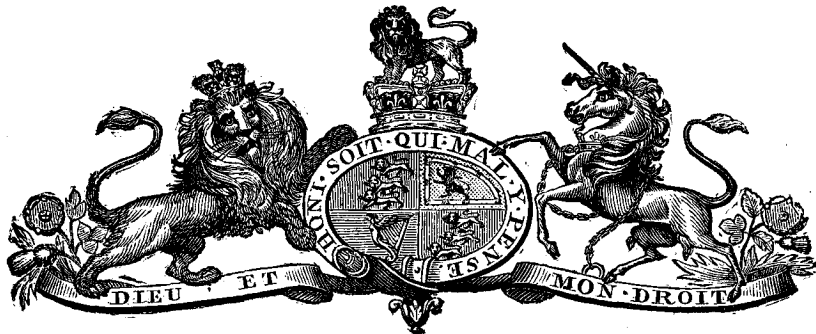


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THE
NEW ZEALAND GAZETTE.

Published by Authority.

WELLINGTON, SATURDAY, JANUARY 27, 1871.

G. F. BOWEN, Governor.
ORDER IN COUNCIL.

At the Government House at Wellington, this
twenty-fourth day of January, 1872.

Present:

HIS EXCELLENCY THE GOVERNOR IN COUNCIL.

WHEREAS by "The Government Annuities Act, 1869," it is, among other things, enacted that it shall and may be lawful for the Governor in Council, from time to time as he shall think fit, to direct such Tables as shall from time to time be authorized and approved of by him to be used and adopted for determining the value of all Annuities of whatsoever kind which may be granted according to the provisions of the said Act, as well as Tables for Payment of Sums of Money at Death and otherwise; and further, that it shall be lawful for the Governor in Council to alter, revoke, and recall all or any of the said Tables from time to time, and to direct the use and adoption of such other Tables in lieu thereof as shall be approved of by the Governor in Council:

And whereas by an Order in Council made the twenty-second day of October, one thousand eight hundred and seventy, and published in the *New Zealand Gazette* of the seventh day of November, in the same year, after reciting as is therein recited, certain Tables for Payment of Sums of Money at Death and otherwise, set forth in the Schedule to the said Order in Council, were approved of as therein mentioned: And whereas it is expedient that one of the said Tables should be revoked, and that another Table should be adopted in lieu thereof, and also that additional Tables should be made in the manner hereinafter provided:

Now therefore, I, Sir George Ferguson Bowen, the Governor of the Colony of New Zealand, in pursuance and exercise of the power and authority vested in me by the said Act, and by and with the advice and consent of the Executive Council of the said Colony, do hereby revoke and recall the Table

numbered VII., and set forth in the Schedule to the hereinbefore in part recited Order in Council, and do hereby approve of the Table set forth in the Schedule hereto, and numbered VII. therein, and direct that the same shall, from and after the first day of February next, be used and adopted for the purpose of determining the value of Immediate Annuities granted under the said Act in lieu of the said Table VII.: Provided that the revocation hereby made shall not be deemed to alter or affect any contract, act, matter, or thing duly made in accordance with and subject to such revoked Tables. And in further pursuance and exercise of the said power and authority, and with the like advice and consent as aforesaid, I do hereby approve of the Tables set forth and numbered Ia., Va., VIa., III^{as}, and VIII., respectively, in the said Schedule hereto, and do direct that the same shall, from and after the first day of February next, be used and adopted as additional Tables to those authorized by the hereinbefore in part recited Order in Council: Provided that the said Table set forth and numbered Ia. in the said Schedule hereto shall be limited in its operation to cases where the person desiring to insure his life is an officer in the permanent employ of the General Government of the Colony, either under the provisions of "The Civil Service Act, 1866," or such officers or persons as by that Act are declared not to be subject thereto. And also, in further pursuance and exercise of the power and authority vested in me by the said Act, and with the like advice and consent as aforesaid, I do hereby direct that this Order in Council shall not come into operation or have any effect until the first day of February next, and that previous to the adoption and using of the Tables hereby directed to be adopted and used, that notice thereof shall be given in the *New Zealand Gazette* by the Commissioner acting under the said Act, of the date at which this Order shall come into operation, and of the place or places where copies of the said Tables may be seen or obtained.

SCHEDULE.
IMMEDIATE ANNUITIES.—TABLE VII.

Table showing the Sum to be paid for an Immediate Life Annuity of £1, payable by half-yearly instalments, according to the age and sex of the person upon whose life the Annuity is to depend.

Age last birthday.	Males.		Females.		Age last birthday.	Males.		Females.	
	£ s. d.	£ s. d.	£ s. d.	£ s. d.		£ s. d.	£ s. d.	£ s. d.	£ s. d.
20	18 3 0	18 4 7	47	13 3 3	13 14 3				
21	18 0 5	18 2 2	48	12 18 2	13 9 3				
22	17 17 10	17 19 9	49	12 12 11	13 4 1				
23	17 15 2	17 17 4	50	12 7 7	12 18 10				
24	17 12 5	17 14 10	51	12 2 2	12 13 4				
25	17 9 7	17 12 3	52	11 16 9	12 7 7				
26	17 6 8	17 9 8	53	11 11 3	12 1 8				
27	17 3 8	17 7 0	54	11 5 7	11 15 7				
28	17 0 7	17 4 3	55	10 19 11	11 9 8				
29	16 17 5	17 1 6	56	10 14 2	11 3 7				
30	16 14 2	16 18 7	57	10 8 3	10 17 7				
31	16 10 10	16 15 8	58	10 2 4	10 11 5				
32	16 7 6	16 12 8	59	9 16 4	10 5 4				
33	16 3 10	16 9 6	60	9 10 3	9 19 1				
34	16 0 2	16 6 4	61	9 4 2	9 12 10				
35	15 16 5	16 3 0	62	8 18 0	9 6 7				
36	15 12 7	15 19 7	63	8 11 10	9 0 4				
37	15 8 8	15 16 1	64	8 5 8	8 14 0				
38	15 4 7	15 12 6	65	7 19 7	8 7 9				
39	15 0 5	15 8 9	66	7 13 6	8 1 6				
40	14 16 2	15 4 10	67	7 7 5	7 15 4				
41	14 11 9	15 0 11	68	7 1 6	7 9 3				
42	14 7 3	14 16 10	69	6 15 8	7 3 2				
43	14 2 8	14 12 7	70	6 9 11	6 17 3				
44	13 18 0	14 8 2							
45	13 13 2	14 3 8							
46	13 8 3	13 19 0							

The above Annuities end with the payment at the term immediately preceding the Death of the Annuitant.

EXAMPLE. £ s. d.

A man aged 65 can purchase an Immediate Annuity of £10, payable half-yearly, for ... 79 15 10

A woman of the same age can purchase a like Annuity for ... 83 17 6

A man aged 70 can purchase an Immediate Annuity of £10, payable half-yearly, for ... 64 19 2

A woman of the same age can purchase a like Annuity for ... 68 12 6

LIFE ASSURANCE.—TABLE Ia.

Table of Premiums for the Assurance of £100 payable at Death.

Age next Birthday.	Annual Premiums.	Half-yearly Premiums.	Quarterly Premiums.
16	£ s. d. 1 6 2	£ s. d. 0 13 3	£ s. d. 0 6 8
17	1 6 9	0 13 7	0 6 10
18	1 7 5	0 13 11	0 7 0
19	1 8 2	0 14 3	0 7 3
20	1 8 10	0 14 8	0 7 5
21	1 9 7	0 15 0	0 7 6
22	1 10 4	0 15 4	0 7 9
23	1 11 3	0 15 10	0 8 0
24	1 12 3	0 16 4	0 8 3
25	1 13 2	0 16 10	0 8 6
26	1 14 2	0 17 4	0 8 9
27	1 15 3	0 17 11	0 9 0
28	1 16 3	0 18 6	0 9 3
29	1 17 5	0 19 0	0 9 6
30	1 18 6	0 19 6	0 9 10
31	1 19 7	1 0 0	0 10 2
32	2 0 9	1 0 6	0 10 6
33	2 1 10	1 1 2	0 10 8
34	2 2 11	1 1 8	0 11 0
35	2 4 3	1 2 5	0 11 4
36	2 5 7	1 3 2	0 11 8
37	2 7 1	1 3 11	0 12 0
38	2 8 8	1 4 8	0 12 5
39	2 10 3	1 5 7	0 12 11
40	2 11 11	1 6 5	0 13 4
41	2 13 7	1 7 3	0 13 9
42	2 15 3	1 8 0	0 14 2
43	2 16 11	1 8 11	0 14 8
44	2 18 10	1 9 10	0 15 1
45	3 0 8	1 10 11	0 15 7
46	3 2 9	1 12 0	0 16 2
47	3 5 0	1 13 1	0 16 9

LIFE ASSURANCE.—TABLE Ia. continued.

Age next Birthday.	Annual Premiums.	Half-yearly Premiums.	Quarterly Premiums.
48	£ s. d. 3 7 6	£ s. d. 1 14 4	£ s. d. 0 17 4
49	3 10 4	1 15 10	0 18 1
50	3 13 6	1 17 5	0 18 11
51	3 17 0	1 19 3	0 19 10
52	4 0 9	2 1 3	1 0 11
53	4 4 10	2 3 4	1 1 10
54	4 8 10	2 5 4	1 2 11
55	4 13 2	2 7 7	1 4 1
56	4 17 7	2 9 11	1 5 4
57	5 1 8	2 12 0	1 6 5
58	5 6 1	2 14 4	1 7 6
59	5 10 9	2 16 9	1 8 9
60	5 15 6	2 19 3	1 9 11

EXAMPLES.—A Government Officer may, at the Age of 30 next Birthday, by the payment of 9s. 10d. per Quarter (being at the rate of about 9d. per week), secure to his family at his decease £100; or by the payment of £2 9s. 2d. per Quarter, the sum of £500. At the Age of 40 years, an Assurance of £1,000 may be effected by paying £25 19s. 2d. Annually; £13 4s. 2d. Half-yearly; or £6 13s. 4d. Quarterly.

ENDOWMENTS.—TABLE Va.

WITHOUT RETURN OF PREMIUM.
Rates of Annual Premium for Assuring the sum of £100 to be paid on attaining the respective ages underwritten. The Premiums not to be returned if death occur previous to the specified age.

ENDOWMENT PAYABLE AT

Age next birthday.	Age 45.	Age 50.	Age 55.	Age 60.	Age 65.
16	£ s. d. 1 10 8	£ s. d. 1 1 11	£ s. d. 0 15 11	£ s. d. 0 11 4	£ s. d. 0 7 6
17	1 12 8	1 3 4	0 16 10	0 11 11	0 8 0
18	1 14 10	1 4 9	0 17 10	0 12 8	0 8 5
19	1 17 3	1 6 4	0 18 11	0 13 4	0 8 9
20	1 19 10	1 8 0	1 0 1	0 14 2	0 9 4
21	2 2 8	1 9 10	1 1 4	0 15 0	0 9 11
22	2 5 11	1 11 10	1 2 8	0 15 10	0 10 6
23	2 9 4	1 14 0	1 4 1	0 16 10	0 11 1
24	2 13 2	1 16 5	1 5 8	0 17 10	0 11 9
25	2 17 4	1 19 0	1 7 4	0 18 11	0 12 5
26	3 2 2	2 1 10	1 9 2	1 0 2	0 13 2
27	3 7 6	2 4 11	1 11 2	1 1 5	0 13 11
28	3 13 5	2 8 5	1 13 3	1 2 10	0 14 10
29	4 0 4	2 12 2	1 15 8	1 4 4	0 15 9
30	4 8 1	2 16 5	1 18 3	1 5 11	0 16 9
31	4 17 1	3 1 2	2 1 1	1 7 9	0 17 10
32	5 7 6	3 6 6	2 4 2	1 9 7	0 19 0
33	5 19 9	3 12 6	2 7 7	1 11 9	1 0 3
34	6 14 3	3 19 3	2 11 5	1 14 0	1 1 7
35	7 11 9	4 7 0	2 15 7	1 16 6	1 3 1
36	8 13 3	4 16 0	3 0 4	1 19 3	1 4 8
37	10 0 4	5 6 4	3 5 8	2 2 3	1 6 5
38	11 15 4	5 18 7	3 11 8	2 5 7	1 8 4
39	14 2 2	6 13 2	3 18 5	2 9 3	1 10 5
40	17 8 0	7 10 10	4 6 3	2 13 5	1 12 8
41	...	8 12 6	4 15 3	2 18 0	1 15 2
42	...	9 19 9	5 5 8	3 3 2	1 17 11
43	...	11 14 11	5 18 0	3 9 0	2 1 0
44	...	14 2 1	6 12 7	3 15 8	2 4 5
45	...	17 8 3	7 10 2	4 3 3	2 8 2
46	...	...	8 11 10	4 11 11	2 12 5
47	...	...	9 18 11	5 2 1	2 17 2
48	...	...	11 13 11	5 14 0	3 2 7
49	...	...	14 0 9	6 8 1	3 8 8
50	...	...	17 6 6	7 5 3	3 15 8
51	...	...	...	8 6 3	4 3 10
52	...	...	...	9 12 9	4 13 4
53	...	...	...	11 7 1	5 4 6
54	...	...	...	13 13 1	5 18 0
55	...	...	...	16 17 10	6 14 4
56	...	...	...	...	7 14 6
57	...	...	...	...	9 0 2
58	...	...	...	...	10 13 6
59	...	...	...	...	12 18 8
60	...	...	...	...	16 2 8

EXAMPLE.—The sum of £100 may be secured on a person Aged 20 years next Birthday attaining the Age of 45 years, by an Annual Payment of £1 19s. 10d.; or on attaining the age of 60 years by an Annual Payment of 14s. 2d. All the Premiums being forfeited should the person not reach that Age.

REVERSIONARY ANNUITIES.—TABLE VIII.—
continued.

Ages of		Annual.	Half-yearly.	Quarterly.
A next Birth-day.	B last Birth-day.			
	40	£ s. d.	£ s. d.	£ s. d.
	45	1 4 5	0 12 5	0 6 3
	50	0 18 9	0 9 6	0 4 10
	55	0 16 0	0 8 1	0 4 1
	60	0 13 6	0 6 10	0 3 5
25	20	2 2 10	1 1 9	0 10 11
	25	1 19 3	0 19 11	0 10 0
	30	1 15 7	0 18 1	0 9 1
	35	1 11 0	0 15 8	0 7 11
	40	1 8 9	0 14 7	0 7 4
	45	1 5 4	0 12 10	0 6 6
	50	1 2 0	0 11 2	0 5 7
	55	0 18 9	0 9 6	0 4 10
	60	0 15 10	0 8 0	0 4 0
30	20	2 11 3	1 6 1	0 13 2
	25	2 6 11	1 3 10	0 12 0
	30	2 2 7	1 1 7	0 10 10
	35	1 18 4	0 19 6	0 9 10
	40	1 14 1	0 17 3	0 8 8
	45	1 10 0	0 15 2	0 7 8
	50	1 6 1	0 13 2	0 6 8
	55	1 2 2	0 11 3	0 5 8
	60	0 18 9	0 9 6	0 4 10
35	20	3 0 9	1 10 11	0 15 7
	25	2 15 8	1 8 4	0 14 3
	30	2 10 6	1 5 8	0 12 11
	35	2 5 3	1 3 0	0 11 7
	40	2 0 0	1 0 4	0 10 3
	45	1 14 10	0 17 8	0 8 11
	50	1 9 11	0 15 2	0 7 8
	55	1 5 3	0 12 10	0 6 5
	60	1 1 3	0 10 9	0 5 5
40	20	3 14 1	1 17 9	0 19 1
	25	3 8 0	1 14 8	0 17 6
	30	3 2 0	1 11 7	0 15 11
	35	2 15 6	1 8 3	0 14 3
	40	2 9 0	1 4 11	0 12 7
	45	2 2 5	1 1 6	0 10 10
	50	1 16 0	0 18 3	0 9 2
	55	1 10 3	0 15 4	0 7 9
	60	1 5 4	0 12 10	0 6 6
45	20	4 9 1	2 5 6	1 3 0
	25	4 2 4	2 2 0	1 1 3
	30	3 15 3	1 18 5	0 19 5
	35	3 7 6	1 14 5	0 17 4
	40	2 19 0	1 10 0	0 15 2
	45	2 10 11	1 5 10	0 13 1
	50	2 2 10	1 1 9	0 10 11
	55	1 15 3	0 17 11	0 9 0
	60	1 8 10	0 14 7	0 7 4
50	20	5 12 6	2 17 7	1 9 1
	25	5 4 7	2 13 6	1 7 0
	30	4 14 11	2 8 6	1 4 6
	35	4 6 7	2 4 3	1 2 4
	40	3 16 7	1 19 1	0 19 9
	45	3 6 0	1 13 7	0 16 11
	50	2 15 4	1 8 2	0 14 2
	55	2 7 6	1 4 2	0 12 2
	60	1 16 6	0 18 6	0 9 4
55	20	7 10 3	3 17 4	1 19 2
	25	7 0 8	3 12 3	1 16 7
	30	6 10 6	3 7 0	1 13 11
	35	5 19 0	3 1 0	1 10 10
	40	5 6 6	2 14 6	1 7 7
	45	4 13 3	2 7 8	1 4 1
	50	3 18 10	2 0 3	1 0 4
	55	3 5 2	1 19 2	0 16 9
	60	2 13 1	1 7 0	0 13 7
60	20	10 2 11	5 5 1	2 13 5
	25	9 10 8	4 18 7	2 10 1
	30	8 18 2	4 12 0	2 6 9
	35	8 3 5	4 4 3	2 2 9
	40	7 8 8	3 16 6	1 18 9
	45	6 11 7	3 7 6	1 14 2
	50	5 13 0	2 17 10	1 9 4
	55	4 14 8	2 8 4	1 4 5
	60	3 17 11	1 19 9	1 0 1

G. F. BOWEN, Governor.

ORDER IN COUNCIL.

At the Government House, at Wellington, this
twenty-fourth day of January, 1872.

Present:

HIS EXCELLENCY THE GOVERNOR IN COUNCIL.

WHEREAS by the New Zealand Government Insurance and Annuities Acts, 1869 and 1870, it is, among other things, enacted that it shall be lawful for the Governor in Council from time to time to make any regulations for carrying the said Acts into effect, and any such Regulations to alter, amend, or revoke, and also to regulate the mode and form of making contracts under the said Acts, as therein respectively mentioned: And whereas by an Order in Council made under the provisions of the said Acts, bearing date the twenty-second day of October, one thousand eight hundred and seventy, and published in the *New Zealand Gazette*, of the seventh day of November, in the same year, after reciting as is therein recited, the regulations therein mentioned and set forth were made and ordained: And whereas by another Order in Council made the eighteenth day of July, one thousand eight hundred and seventy-one, and published in the *New Zealand Gazette* of the fourteenth day of August in the same year, certain of the first-mentioned regulations were revoked and others made in lieu thereof, and among other things it was thereby directed that the numbers of the said regulations should, where necessary, be altered, so as to read in consecutive order with the regulations thereby made: And whereas it is expedient to revoke the regulations hereinafter mentioned, and to amend another of the said regulations: And whereas it is also expedient to make an additional regulation for the purposes hereinafter set forth:

Now therefore, I, Sir George Ferguson Bowen, the Governor of the Colony of New Zealand, in pursuance and exercise of the power and authority vested in me by the said Acts, and by and with the advice and consent of the Executive Council of the said Colony, do hereby revoke the regulation made by the herebefore in part recited Order in Council of the twenty-second day of October, one thousand eight hundred and seventy, and now numbered twenty-eight (the same having been originally numbered thirty-six): And in further pursuance and exercise of the said power and authority, and with the like advice and consent as aforesaid, I do hereby declare that the regulation made by the said Order in Council of the twenty-second day of October, one thousand eight hundred and seventy, and now numbered seventeen (the same having been originally numbered nineteen), shall be amended by inserting, at the end thereof, the words following, *i.e.*—

“Provided that this regulation shall only be applicable to insurances effected under the scale set forth in Table I., annexed to an Order in Council of the twenty-second day of October, one thousand eight hundred and seventy, or any like table which may hereafter be used or adopted under the provisions of the said Acts.”

And also, in further pursuance and exercise of the said power and authority, and with the like advice and consent as aforesaid, I do hereby make the following regulation:—

In addition to the terms and conditions upon the performance or happening of which policies issued under the said Acts are under the said regulations to become void or to be subject to, the Commissioner may cause to be inserted in or indorsed on any policy hereafter granted under the said Acts, any other terms and condition or conditions he may think

fit, upon the happening or performing of which the said policy is to become void or is to be subject to, and any such policy shall be deemed subject to such terms and conditions so inserted or indorsed.

And lastly, in further pursuance and exercise of the said power and authority, and with the like advice and consent as aforesaid, I do hereby order that any revocation or alteration made or effected by this Order in Council shall not be deemed to alter or affect any contract, deed, act, matter, or thing, which shall be or have been duly made, executed, or done, in accordance with and subject to any or either of the regulations hereinbefore mentioned or referred to.

Approved in Council.

FORSTER GORING,
Clerk of the Executive Council.

NOTICE.

PURSUANT to the provisions of section 17 of "The Government Annuities Act, 1869," and to the terms of an Order in Council made the twenty-fourth day of January now instant, I do hereby give notice, that by the said Order in Council certain Tables for determining the value of Deferred Annuities granted under the said Act, have been directed to be used and adopted in lieu of certain other like Tables directed to be used and adopted by an Order in Council dated the 28th day of March, 1870. And I do hereby further give notice, that the said first-mentioned Order in Council is directed to come into operation on the first day of February next, as therein mentioned; and that printed copies of the said Tables can be seen and obtained at my office in Wellington, and at the several Post Office Money Order Offices throughout the Colony.

Dated this twenty-fifth day of January, 1872.

W. GISBORNE,
Commissioner.

Government Annuities Office,
Wellington, 26th January, 1872.

THE following Regulations under the New Zealand Government Insurance and Annuities Acts, 1869 and 1870, now in force, are published for general information.

W. GISBORNE.

GOVERNMENT INSURANCE REGULATIONS.

1. The Government Annuities Commissioner, appointed and acting under the provisions of the said Acts, and who throughout these Regulations is termed "the said Commissioner," may from time to time appoint persons to receive proposals for Insurance of Lives or the grant of Endowments or Annuities, and to receive and pay moneys under the said Acts, and such appointments may from time to time revoke or alter.

2. Every person who may be so appointed is, throughout these Regulations, termed "the Officer."

3. The Postmaster at any Post Office, whether the same shall be a Money Order Office or not, may be appointed by the said Commissioner as the Officer for all or any one or more of the purposes mentioned in Regulation No. 1.

4. The Officer appointed in any place as aforesaid may receive proposals for any transaction from time to time intended to be effected under the said Acts or either of them, and shall in respect thereof strictly conform to these Regulations.

5. Any person desiring to effect any such transaction shall make his proposal for the same in the form applicable thereto.

6. Blank forms of proposal shall, on application to the Officer acting in any place, be supplied to the applicant free of charge.

7. The person making any proposal shall, at the time of delivering the same to the Officer, sign and make the declaration at the foot thereof in the presence of the Officer.

8. The Officer to whom any proposal has been delivered may either forthwith direct that any person upon the contingency of whose life the particular transaction is to be dependent shall present himself for medical examination by a legally-qualified Medical Practitioner appointed by the Governor for the purpose of such examination, or may in the first instance refer such proposal to the said Commissioner.

9. The said Commissioner may in any case direct such medical examination to be made.

10. The medical examination shall be conducted according to a form applicable to the special transaction.

11. In addition to the special questions set forth in any such form, the Medical Examiner may put to the person examined any other questions which he may think necessary, and may report specially to the said Commissioner in reference thereto.

12. The answers given by the person examined to the special questions set forth in the form above referred to shall be reduced to writing by the Medical Examiner, and shall be read over to the person examined, and signed by him, and he shall at the same time make and sign a declaration of the truth of his statements at the foot of the form of examination, in the presence of the Medical Examiner.

13. The proposal and medical examination, and all other papers connected therewith, shall, so soon as the same have been duly completed, be transmitted by the Medical Examiner to the said Commissioner for examination and approval.

14. All tables of premiums for sums to be secured at death or otherwise shall specify the rate of premium for first-class lives only.

15. The rate of premium for each proposal shall in every case be fixed by the said Commissioner, in proportion to the eligibility of the life proposed, as evidenced by the proposal and papers connected therewith.

16. If the said Commissioner shall elect to accept the proposal, he shall determine the premium or sum of money payable in respect of the proposed transaction, and he shall forthwith cause notice thereof to be given to the person making the same, by posting to the address of such person, as given in the proposal, a notice to that effect.

17. When the person desiring to insure his life is an officiating minister within the meaning of "The Marriage Act, 1854," or any Act for the time being in force amending the said Act, the premium or other payment to be paid thenceforth by such person, whether he shall thereafter cease to be such officiating minister or not, shall be such sum consisting of an integral number of pence as shall be nearest to nineteen-twentieths of the sum which would be required to be paid by such person if not an officiating minister as aforesaid: Provided that this regulation shall only be applicable to insurances effected under the scale set forth in Table I., annexed to an Order in Council of the twenty-second day of October, one thousand eight hundred and seventy, or any like table which may hereafter be used or adopted under the provisions of the said Acts.

18. Within thirty days after the receipt of such notice, the proposer shall pay or cause to be paid the premium or sum of money payable in respect of the proposed transaction; and if he shall fail to do so, then the said proposal shall be deemed to have

been abandoned, and all moneys paid thereunder forfeited.

19. Upon payment of the money payable in respect of any accepted proposal, the said Commissioner shall cause to be issued and delivered to the Proposer a contract in the form applicable to the particular transaction.

20. Policies shall become void if the statements of the proposer, as set forth in the proposal, or of the person or persons examined by the Medical Examiner, as set forth in the medical examination, or any of such statements respectively, be untrue, or if any other paper or statement furnished by the proposer, or at his instance, on the faith of which the policy may have been issued, shall at any time be found to contain any wilfully untrue statement; or if there shall at any time be or have been any fraudulent concealment from the Commissioner of any important particular.

Policies shall become void if payment of the annual or other premium be not made within twenty-one days from the date stipulated in the policy; but such policies may be revived at any period not exceeding six calendar months after their expiration, on satisfactory proof being given of the unimpaired health of the person whose life is assured, and on payment of the premiums then in arrear, together with a fine not exceeding one-half per centum on the sum assured.

The sum assured under the policy will be paid in case of the death of the person whose life is assured during the days of grace (twenty-one days) notwithstanding the non-payment of the premium; but the amount so remaining unpaid shall be deducted from the sum assured at settlement.

Policies shall become void if the person whose life is assured shall go on the high seas in a vessel not whole decked or seaworthy, or less than fifty tons register, or shall proceed to any part of the globe within thirty-one degrees south of the equator or within thirty-three degrees north of the equator (except in passing or re-passing direct by sea only, in time of peace, between any part of the Australasian Colonies and any part of Europe), or shall during actual warfare go beyond the limits of the Australasian Colonies: Provided that there shall be no forfeiture on account of residence, if the person whose life is assured shall reside in any part of the Australasian Colonies, distant not less than twenty-five degrees south of the equator, or in any place expressly sanctioned by the Commissioner. The term Australasian Colonies, where used in this condition, shall include Tasmania and New Zealand.

Policies shall become void if the person whose life is assured shall be actually employed in any military or naval service whatever, except such as may for the time being be in the employment of the Government of the Colony, or shall engage in any seafaring occupation unless special permission shall in any of the said cases have been granted by the Commissioner, which permission may be obtained on payment of such extra premium as the Commissioner may deem adequate to the risk incurred.

If the person whose life is assured shall go beyond the limits allowed, or become a seafaring person, or engage in any military or naval service other than aforesaid, before notice thereof shall have been given to the Commissioner, the policy shall not become void if the person or one of the persons beneficially interested therein shall give notice to the Commissioner of such fact as soon as it comes to his knowledge, and shall pay the additional premium that would have been required if such fact had been made known to the Commissioner at the time it had occurred.

Policies shall become void if the person whose life

is assured shall die by his own hand, or by duelling, or by the hands of justice; but the Commissioner shall be bound in these cases to pay such sum as would have been paid as the surrender value on the day previous to the decease of the life assured. Neither policies which have been *bonâ fide* assigned to third parties for valuable consideration, and of which assignments notice shall have been given to the Commissioner not less than one month previous to death, nor policies effected by one person on the life of another, shall be subject to such forfeiture.

On claims being made, reasonable proof of the time of birth shall be required, unless age shall already have been admitted by the Commissioner.

On the death of any person whose life is assured, notice in writing of such death shall be immediately given to the Commissioner, and the amount assured shall not be payable until proofs of identity and death of the person or persons upon whose life or lives the assurance has been effected shall have been supplied to the satisfaction of the Commissioner, and until the Policy, duly discharged, shall have been delivered to the Commissioner or other duly appointed officer.

21. No contract made under the provisions of the said Acts is to be in force as against the said Commissioner until the first moneys payable thereunder, by or on behalf of the Assured, shall have been actually paid.

22. In case the person who has contracted for any Endowment shall happen to die before the whole of the premiums payable under the contract shall have been paid, and by reason of such death the premiums thereafter payable shall not be duly paid, the said Commissioner shall, on the person in whose favour such contract shall have been effected attaining the age at which but for such failure of agreement the Endowment would have become payable, pay over to or for the benefit of such person the surrender value of such contract at the date at which the same had become void by such non-payment of premiums as aforesaid.

23. If the said Commissioner shall (either at the time of the making of the contract or afterwards, and before the moneys payable thereunder to the Assured shall become payable) be satisfied that the age or ages of the person or persons upon the contingency of whose life or lives the same is to be dependent has been correctly stated, he may indorse the same upon the said contract, and the age or ages thus admitted shall not subsequently be called in question.

23a. In addition to the terms and conditions upon the performance or happening of which policies issued under the said Acts are under the said regulations to become void or to be subject to, the Commissioner may cause to be inserted in or indorsed on any policy hereafter granted under the said Acts, any other terms and condition or conditions he may think fit, upon the happening or performing of which the said policy is to become void or is to be subject to, and any such policy shall be deemed subject to such terms and conditions so inserted or indorsed.

24. (Has become inoperative.)

25. Any contract which has existed and been duly observed by or on behalf of the Assured for the period of three years may be surrendered with the consent of the said Commissioner, either as to the whole or any part of the interest of the Assured in such contract, who shall thereupon pay to the person entitled to surrender the same a sum of money equal to the then value of such surrendered interest according to such regulations as shall then be in force in that behalf; or, at the option of the person or persons entitled to make such surrender, shall grant to such

person or persons a paid-up contract of Assurance equivalent in value to the then value of the surrendered interest.

26. The said Commissioner may, if he think fit, permit the person for the time being entitled to surrender any contract to exchange the same for a contract of any other class which may be made under the provisions of the said Acts, subject nevertheless to such regulations as may hereafter be in force in that behalf.

27. Before any moneys payable in respect of any Deferred Annuity or Endowment will be paid under any contract in that behalf, the said Commissioner may require satisfactory evidence of the age and identity of the person claiming to be entitled to the same.

28. (Has been cancelled.)

29. (Has become inoperative.)

30. The right and interest in any contract for the assurance of a sum of money payable at death or otherwise may be assigned, but notice of every such assignment shall be given to the said Commissioner, and a fee of 10s. 6d. be paid thereon; and in every case a copy of the Deed of Assignment shall be delivered with such notice, and the contract produced to the said Commissioner, who shall indorse thereon the receipt of such notice.

31. Any premium or other payment required to be made by or on behalf of the Assured under any contract made under the said Acts or either of them, may be paid by means of one or more Post Office Money Orders, and the person liable to the payment of the same shall not be held to have made default of payment, if such Money Order or all such Money Orders shall appear to have been issued on or before the last day on which such payment ought to be made under the provisions of the contract, exclusive of the days of grace mentioned in Regulation number 20, and to have been posted for transmission immediately after the issue thereof.

32. If any person who shall have contracted for the purchase of a Deferred Annuity by payments made annually, or oftener, on condition that in the event of default of payment, or in the event of the death of the person on whose life the Annuity is to depend before the period at which the Annuity is to commence, the purchase money paid shall be returnable, shall make default of payment; or if the person on whose life the Annuity is to depend shall die before the Annuity commences, then the person for whose benefit the Annuity was purchased, or his representatives, shall make application to the said Commissioners, on a form to be obtained from any officer appointed under Regulation No. 1, for the return of so much of the purchase money as shall have been paid.

33. No Annuity shall be granted under the said Acts otherwise than in the sole name of the person on whose life and for whose benefit the said Annuity is granted, except in the case of females, infants under the age of twenty-one years, idiots, persons of unsound mind, or incapacitated by bodily or mental infirmity from taking care of themselves, proof of which shall, in any case in which the Annuity is to be dependent upon the life of any such person, be afforded to the said Commissioner to his satisfaction at the time of making the contract, in which case it shall be lawful to grant such Annuities as are authorized upon the life of any such person to such person, and to any two or more persons not interested therein as Trustees for such person; but in all such cases the name of the person on whose life and for whose benefit the Annuity is granted shall be inserted in the contract as joint proprietor of the said Annuity.

34. All payments which shall become due or payable under or in respect of any contract into which

the said Commissioner shall enter under the provisions of the said Acts shall be made by warrant, which warrant shall be issued from the office of the said Commissioner in Wellington to the person entitled to receive such payment, and shall be made at such of the offices appointed for the purpose as such person shall select. The Officer shall be advised from the office of the said Commissioner in Wellington of all warrants made payable at his office, and shall not pay any warrant unless so advised, and unless the person entitled to receive such payment shall present the warrant in person, and sign the receipt at the foot of the said warrant in the presence of the paying officer, and shall produce evidence of his identity. If, by reason of bodily infirmity, the person entitled to receive such payment shall be unable to present the warrant in person at such office, then the Officer, or some officer of the Postal Department authorized by him, shall, on notice of such inability, carry the amount of the warrant to the residence of such person, pay him such amount, and take his signature on the receipt at the foot of the warrant. The warrant, when paid and receipted, shall be transmitted to the office of the said Commissioner in Wellington.

35. Any person proposing to enter into any contract under the provisions of the said Acts shall provide, at his own cost, such evidence of age as shall be required by the said Commissioner, but shall not be required to pay any fee or fees for medical examination, or to pay the cost of any additional inquiry which the said Commissioner may think fit to make with regard to his health, habits, age, and occupation, or to pay any fee or fees for the issue of any contract which may be made in accordance with his proposal, or to pay any postage for the transmission of his proposal, or for the transmission of any correspondence arising out of such proposal or contract between him and the said Commissioner, except as provided by these Regulations.

36. Persons proposing to purchase Deferred Annuities shall, if the said Commissioner think fit, be required to pay, at the time of purchase, a fee of one shilling for every pound of Annuity purchased.

37. In every case where the age of any person upon the contingency of whose life any contract shall be dependent has not been admitted by the said Commissioner, the age may be proved by furnishing to the said Commissioner either—

(a.) An examined official or certified copy or extract from the register or other official record of the birth.

(b.) A declaration, affirmation, or affidavit stating that no register or other official record of the birth is to be found, and a declaration, affirmation, or affidavit by some person other than the Assured, stating with particularity the belief of the person declaring, affirming, or swearing as to the age of the Insured and the grounds of such belief. Such declarations, affirmations, or affidavits must be made in such form and manner that the persons making them would, under the law of the place where they are made (if there be any such law) be criminally responsible if any statement therein be false to their knowledge.

38. Death may be proved by production of any of the following evidence:—

(a.) A certificate under the hand of the medical attendant (if any) of the deceased during his or her last illness, stating the date, and place, and cause of death.

(b.) An examined official or certified copy or extract from the register or other official record of the death or burial.

(c.) A declaration, affirmation, or affidavit stating the time, and place, and circumstances of the

death, and that no official record of the death or burial is to be found; such declaration, affirmation, or affidavit to be made in the manner herein prescribed with regard to declarations as to age.

39. The identity of the deceased and the person upon the contingency of whose life the contract is dependent shall be proved by declaration, affirmation, or affidavit made in the manner herein prescribed with regard to declarations as to age, and stating the knowledge or belief of the person making the same as to the identity of the deceased, and giving with particularity the grounds of such knowledge or belief.

N. B.—As the difficulty of proving the age increases with time, holders of contracts are advised to send in proofs of the age of the person or persons upon the contingency of whose life or lives the contract is dependent to the said Commissioner, either before or as soon as possible after the contract is effected.

When proofs have to be obtained in Great Britain, the said Commissioner will make inquiries through the Government Agent in London, but a sum of £5 must be deposited with the said Commissioner towards covering the expenses of searches and certificates. The balance (if any) of this sum, after deducting such expenses and a fee of 5s., will be returned to the depositor, who will be held liable for any excess of cost.

The Commissioner reserves the right of refusing to make inquiries, and to discontinue inquiries commenced, at his uncontrolled discretion.

40. Probate and Letters of Administration shall be dispensed with in the following cases:—

- (a.) Where the death has happened beyond the limits of the Colony, and probate or letters of administration, or some equivalent thereto, has been granted by some Court or person of competent authority out of the Colony, and an exemplification or other form of proof thereof is produced.
- (b.) Where the money payable by the said Commissioner is received by a Curator of Intestate Estates in New Zealand duly authorized by law to receive the same.
- (c.) Where the whole legal right to the moneys secured has been assigned to some person still living, in accordance with the provisions of the said Acts, or of any Regulations for the time being relating to such transfers.

41. All powers of attorney, probates, letters of administration, exemplifications, or other formal proofs, orders of Courts, and other instruments, evidencing the right of any person to receive any money under any contract of the said Commissioner, shall be produced to the said Commissioner, or to such person as he shall in each case appoint.

42. The said Commissioner may accept proofs of age and identity or death other than as aforesaid, which shall to him appear substantially sufficient for any of the said purposes.

43. All proofs shall be made at the expense of the person tendering the same.

PARTICULARS of the Estates of Deceased Persons which have been placed under the charge of **JAMES MEACHAM BATHAM, Esq.**, Curator of the Estates of Deceased Persons, during the Month of December, 1871.

No.	Name of Deceased.	Colonial Residence.	Supposed British or Foreign Residence.	Date of Rule or Order.	Value or Estimated Value of Personal Estate.	Time of Deceased's Death.	Remarks.
1	Russell, Annie ...	Greymouth	Roscommon, Ireland.	None required ...	£1 5s.	25 Oct., 1871.	...
2	Heffernan, Patrick	Greenstone Creek	Limerick, Ireland.	" "	...	14 Nov., 1871.	Estate under £10. Left in hands of brother, who paid funeral expenses.
3	Daley or Daly, Thomas	Ahaura ...	Unknown.	None obtained ...	...	14 Nov., 1871.	Value of estate not yet ascertained.
4	Bennett, Joseph William	Hokitika ...	Dublin, Ireland.	" "	...	6 Dec., 1871.	Value of estate not yet ascertained.

Dated the 1st day of January, 1872.

J. M. BATHAM,
Curator, Westland District.

PARTICULARS of the Estates of Deceased Persons which have been placed under the charge of **ROBERT POLLOCK, Esq.**, Nelson and Marlborough, Curator of the Estates of Deceased Persons, during the Month of December, 1871.

No.	Name of Deceased.	Colonial Residence.	Supposed British or Foreign Residence.	Date of Rule or Order.	Value or Estimated Value of Personal Estate.	Time of Deceased's Death.	Remarks.
83	William Kenny ...	Charleston...	Ireland ...	None required ...	£1 1s. 6d.	16 Oct., 1871	
84	James Hodge ...	Murray Creek	England ...	Not yet obtained...	£311 5s. 3d.	8 Nov., 1871	
85	George How Warr	Murray Creek	England ...	" "	£60 3s.	3 Nov., 1871	
86	John Anderson ...	Wangapeka	Scotland ...	" "	£26 12s. 6d.	27 Dec., 1871	

Dated the 2nd day of January, 1872.

ROBERT POLLOCK,
Curator.