



SUPPLEMENT  
TO THE  
**NEW ZEALAND GAZETTE**  
OF THURSDAY, FEBRUARY 16, 1882.

Published by Authority.

WELLINGTON, FRIDAY, FEBRUARY 17, 1882.

*Declaring Sydney, N.S.W., no longer an Infected Place under "The Public Health Act, 1876."*

(L.S.) ARTHUR GORDON, Governor.  
A PROCLAMATION.

IN pursuance of all powers and authorities conferred upon me by "The Public Health Act, 1876," and of all other powers and authorities in anywise enabling me in that behalf, I, Arthur Hamilton Gordon, the Governor of the Colony of New Zealand, do hereby proclaim and notify that the City of Sydney and Harbour of Port Jackson, in the Colony of New South Wales, are no longer infected with the disease called small-pox, being an infectious or contagious disease highly dangerous to the health of the people, and that a Proclamation to that effect given under my hand, and issued under the seal of the colony on the eighteenth day of June, one thousand eight hundred and eighty-one, and published in the *New Zealand Gazette* of the eighteenth day of June, one thousand eight hundred and eighty-one, has no force or effect from the day of the gazetting hereof.

Given under the hand of His Excellency the Honorable Arthur Hamilton Gordon, Knight Grand Cross of the Most Distinguished Order of Saint Michael and Saint George, Her Majesty's High Commissioner for the Western Pacific, Governor and Commander-in-Chief in and over Her Majesty's Colony of New Zealand and its Dependencies, and Vice-Admiral of the same; and issued under the Seal of the said Colony, at the Government House, at Wellington, this sixteenth day of February, in the year of our Lord one thousand eight hundred and eighty-two.

THOMAS DICK.

GOD SAVE THE QUEEN!

*Regulations under "The Government Insurance and Annuities Act, 1874."*

ARTHUR GORDON, Governor.

ORDER IN COUNCIL.

At the Government House, at Wellington, this sixteenth day of February, 1882.

Present:

HIS EXCELLENCY THE GOVERNOR IN COUNCIL.

WHEREAS by the fifth section of "The Government Insurance and Annuities Act, 1874" (hereinafter referred to as "the said Act"), it is enacted that the Governor shall have power, by Order in Council, from time to time to do (*inter alia*) the following things:—

To direct the use of tables approved from time to time by him for determining the values of all annuities under the provisions of the said Act, and of tables so approved for payment of sums of money at death or otherwise under the provisions of the said Act; and such tables respectively shall be valid and effectual so long as the same shall remain in force; and to revoke all or any of such tables, and to direct the use of other tables approved as aforesaid;

To discontinue, after notice in the *New Zealand Gazette* in such form and manner as to him shall seem fit, the granting of any annuities or of sums of money payable at death or otherwise, under the provisions of the said Act, if he shall think it advisable so to do;

To fix the maximum and minimum limits for the amounts of the several annuities, and payments on death and other payments to be contracted for under the said Act;

To regulate the mode and form of making contracts under the said Act, and the precedent conditions relating thereto in respect of medical certificates, and of extra rates of premium or fines in case of badness of lives or other contingencies which may be declared by the regulations to be special risks;

To prescribe the mode of proving the age and identity and the existence or death of persons, and the mode of paying sums of money payable under the said Act, and the management of the accounts required to be kept;

To prescribe beforehand the terms upon which premiums paid under contracts for payments to be made at death or otherwise shall be returned to any person beneficially interested in the contract, and to determine beforehand the cases or classes of cases in which no premium shall be returned;

To make rules generally for the purpose of carrying the said Act into effect, and to impose penalties not exceeding twenty pounds for breach of such rules:

Now, therefore, His Excellency the Governor of the Colony of New Zealand, in exercise and pursuance of the powers and authorities vested in him by the said fifth section of the said Act and all other powers and authorities in this behalf vested in him, and by and with the advice and consent of the Executive Council of the said colony, doth hereby repeal the regulations contained in the Second Schedule to an Order in Council dated the eleventh day of November, one thousand eight hundred and seventy-four, and published in the *New Zealand Gazette* of the twelfth day of November, one thousand eight hundred and seventy-four, and doth make and prescribe the rules and regulations set forth in the First Schedule hereto.

And in further exercise and pursuance of the said powers and authorities as aforesaid, and with such advice and consent as aforesaid, His Excellency the Governor as aforesaid doth, for the purposes of the said Act and the said regulations, approve of the tables set forth in the Second Schedule hereto, to be called the "Industrial Branch Tables," and doth direct the use of such tables as aforesaid, under and for the purposes of the said Act and regulations.

#### SCHEDULES.

##### FIRST SCHEDULE.

###### *Interpretation.*

In these Regulations, and in all policies or instruments purporting to be made or executed thereunder if not inconsistent with the context.

"The said Act," means "The Government Insurance and Annuities Act, 1874."

"Industrial Branch" means that division of the business of the Government Insurance Department having reference to policies issued under these Regulations.

"The Commissioner," means the Government Insurance Commissioner appointed and acting under the said Act.

"The Manager," means the Manager of the Industrial Branch."

"Agents" means agents appointed or employed for the purposes of the Industrial Branch.

"Medical Examiner" means a legally qualified Medical Practitioner appointed for the purposes of the Industrial Branch.

"Policy," means a written instrument containing any contract whatever made under these regulations dependent upon the contingencies of human life.

"Life Insurance Policy" means a policy, the sum assured by which is payable upon the death of the Insured.

"The Assured" means the person in whom the policy is for the time being vested.

"The Insured," means the person upon the contingency of whose life the policy is dependent.

"Premium," means the periodical or other payment for any policy, or the purchase money for such policy.

###### *Duties of Manager.*

The Manager shall have under the Commissioner the general control of the business of the Industrial Branch.

###### *Duties of Industrial Agents.*

Agents may be employed by the Commissioner to receive proposals for insurance of lives or the grant of endowments or annuities, or for any other policies authorized by the said Act and these Regulations, to receive premiums payable on such policies, and to give valid and sufficient receipts for the same; but such Agents shall have no authority to enter into, alter or discharge contracts made under the said Act and these Regulations, or in any way bind the Commissioner or the Manager, other than as such Agents may be specially empowered so to do by their appointments or by these Regulations.

###### *When Medical Examination necessary.*

When the sum proposed for insurance amounts to or exceeds twenty pounds, then the person whose life is proposed for insurance shall be examined by a Medical Examiner.

###### *Separate Accounts to be kept.*

Books of accounts of the transactions of the Industrial Branch shall be kept separate from those of the ordinary Branch of the Government Insurance Department.

###### *Infantile Policies Limited.*

No life insurance policy shall be granted on the life of an infant except such as would be valid by virtue of the provisions of "The Friendly Societies' Act, 1877," and if the infant is under the age of twelve years the weekly premium shall not exceed twopence.

###### *Delivery of Policy.*

The Policy shall be delivered to the Assured on payment by him of the first premium due under the policy. No policy shall be in force as against the Commissioner until the first premium payable thereunder by or on behalf of the Assured, shall have been actually paid.

###### *Conditions of Industrial Life Insurance Policies.*

Life Insurance Policies shall become void—

If the statements of the Proposer, as set forth in the proposal, or in the declaration attached thereto, be wilfully 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;

If payment of the weekly or other premium be not made within twenty-eight days from the date stipulated in the policy; but such policies may be revived at any period not exceeding twelve calendar months after their expiration, on satisfactory proof being given, if required by the Manager, of the unimpaired health of the Insured, and on payment of the premiums then in arrear, together with a fine not exceeding one pound for every hundred pounds of the sum assured, and so in proportion for every sum less or greater than one hundred pounds:

If the Insured shall reside in any part of the globe within the twenty-fifth parallels of North and South latitude, except in passing or repassing through the same by sea, without having obtained the written consent of the Manager to visit or reside within the said parallels of latitude:

If the Assured shall effect a policy on the life of the Insured with the Commissioner at any time while another policy on the life of the Insured is in force, unless special permission be indorsed on the policy first effected for two or more policies to be in force at the same time:

If any erasure be made in a policy, or any alteration effected, except by indorsement made and signed at the head office:

If the Insured shall die by suicide, whether sane or insane, within twelve months from the date of the policy.

If the Insured shall die within six calendar months from the date thereof, then one-fourth only of the sum assured shall be payable; if the Insured shall die after six calendar months, and within a period of twelve calendar months from the date thereof, one-half only of the sum assured shall be payable; and if the Insured shall die after twelve calendar months from the date hereof, the full sum assured shall be payable, provided that such payment shall only be made if the policy has not become void.

On the death of the Insured, notice in writing of such death shall immediately be given to the Manager, and the sum assured shall not be payable until proofs of identity and death of the Insured shall have been supplied to the satisfaction of the Manager, and until the policy, together with the Receipt Book, containing the receipt for the last premium paid, shall have been delivered to the Manager or other officer duly appointed to receive the same.

If the sum assured shall amount to or exceed one hundred pounds the claim will not be due until one calendar month after the proofs mentioned in the last preceding clause shall have been given to the satisfaction of the Manager.

No payments of Premium will be recognized by the Commissioner as valid or binding, unless made to a duly authorized Agent, and entered by such Agent in the Premium Receipt Book.

The Receipt Books in which are entered the periodical payments made in respect of the Premiums upon any Policy, shall at all times, upon the application of the Agent or other authorized officer, be produced and exhibited to him.

Agents are not authorized to enter into, alter, or discharge contracts, or waive forfeitures.

Agents are not authorized to receive Premiums, beyond the time allowed by the Regulations.

A policy amounting to or exceeding twenty pounds, which has existed for three years, may be surrendered, and on application, the Manager shall pay the Assured the then surrender value as determined by the Manager.

Within three months after any life insurance policy, amounting to or exceeding twenty pounds, which has existed for three years, shall have lapsed by non-payment of premiums, the Commissioner shall, upon application, issue a paid-up policy (that is a policy exempted from any future payment of premium) for an amount equivalent to the surrender value of the original policy at the date of its lapse: Provided that no paid-up policy shall be issued for a less sum than two pounds.

*Special Conditions affecting Life Insurance Policies on the lives of Children under twelve.*

A Life Insurance Policy shall become void if the life of the child insured under such Policy shall be insured for any other sum payable at death by the Commissioner, or by any Company or Society, before the said child has attained the age of twelve years.

*Commissioner may insert other Conditions in Policies.*

In addition to the terms and conditions upon the performance or happening of which policies issued under the said Act are under these Regulations to become void or to be subject to, the Commissioner may at the time of issuing any policy hereafter granted under the said Act, cause to be inserted in or indorsed thereon 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.

*Proof of Death.*

Death may be proved by production 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; and
- (b.) An examined official or certified copy or extract from the register or other official record of the death or burial; or
- (c.) A declaration, affirmation, or affidavit stating the time, 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 such form and manner that the person making it would, under the law of the place where it is made (if there be any such law) be criminally responsible if any statement therein be false to his knowledge.

*Proof of Identity.*

The identity of the deceased with the Insured shall be proved by declaration, affirmation, or affidavit made in the manner herein prescribed with regard to declarations as to proof of death, 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.

*Other Proofs may be received.*

The Manager may accept, and shall be entitled to demand, proofs of identity or death other than as aforesaid, which shall to him appear substantially sufficient for any of the said purposes.

*Form of Nomination of Person to receive the Sum assured.*

Every nomination under the 25th Section of the said Act to be valid and effective, shall be signed by the Assured making it; and his signature shall be attested by at least one witness, whose residence and calling shall be fully described. Any such nomination as above may be at any time revoked; and upon every occasion of a nomination being revoked, the revocation shall be in writing, and signed and witnessed as in the case of a nomination being made, and shall be deposited with the Commissioner, and each nomination and revocation shall be registered in a Book to be provided for that purpose by the Manager.

*Proof of Claim to be produced.*

All proofs evidencing the right of any person to receive any money under any policy, shall be produced to the Manager without unnecessary delay, or to such person as he shall in each case appoint, and shall be made at the expense of the person tendering the same.

*Regulations to apply to Industrial Policies only.*

None of the Regulations heretofore made by the Governor in Council under the said Act, and now in force, shall apply to Industrial Policies; that is to say, to policies expressly issued subject to these regulation; and these regulations shall apply only to Industrial Policies.

SECOND SCHEDULE.

**INDUSTRIAL TABLE A (INFANTILE).**

**TABLE OF SUMS PAYABLE FOR TWO PENCE A WEEK.**

Amount Payable if child dies after Policy has been issued.	AGE NEAREST BIRTHDAY WHEN POLICY IS ISSUED.											
	1 and under.	2	3	4	5	6	7	8	9	10	11	12
For 3 months.....	£ s.	3 0	3 0	4 0	4 0	5 0	5 0	6 0	6 0	7 0	7 0	8 0
" 1 year.....	£ s.	4 0	4 0	5 0	5 0	6 0	6 0	7 0	7 0	8 0	8 0	9 0
" 2 years.....	£ s.	5 0	5 0	6 0	6 0	7 0	7 0	8 0	8 0	9 0	9 0	10 0
" 3 ".....	£ s.	6 0	6 0	7 0	7 0	8 0	8 0	9 0	9 0	10 0	10 0	11 0
" 4 ".....	£ s.	7 0	7 0	8 0	8 0	9 0	9 0	10 0	10 0	11 0	11 0	12 0
" 5 ".....	£ s.	8 0	8 0	9 0	9 0	10 0	10 0	11 0	11 0	12 0	12 0	13 0
" 6 ".....	£ s.	9 0	9 0	10 0	10 0	11 0	11 0	12 0	12 0	13 0	13 0	14 0
" 7 ".....	£ s.	10 0	10 0	11 0	11 0	12 0	12 0	13 0	13 0	14 0	14 0	15 0
" 8 ".....	£ s.	11 0	11 0	12 0	12 0	13 0	13 0	14 0	14 0	15 0	15 0	16 0
" 9 ".....	£ s.	12 0	12 0	13 0	13 0	14 0	14 0	15 0	15 0	16 0	16 0	17 0
" 10 ".....	£ s.	13 0	13 0	14 0	14 0	15 0	15 0	16 0	16 0	17 0	17 0	18 0
" 11 ".....	£ s.	14 0	14 0	15 0	15 0	16 0	16 0	17 0	17 0	18 0	18 0	19 0
" 12 ".....	£ s.	15 0	15 0	16 0	16 0	17 0	17 0	18 0	18 0	19 0	19 0	20 0

NOTE.—No sum shall be payable if the child dies within three calendar months from date of the policy.

**INDUSTRIAL TABLE B (ADULT).**

For Sums under £100.

By paying the undermentioned Weekly Premiums the following Sums, payable at death can be secured if the Insured is in full benefit.

Age nearest Birthday.	Two-pence Weekly.	Three-pence Weekly.	Four-pence Weekly.	Six-pence Weekly.	Nine-pence Weekly.	One shilling Weekly.	Age nearest Birthday.
13	20 0						13
14	19 12						14
15	19 2						15
16	18 12	27 18	37 4	55 16	83 14	111 12	16
17	18 2	27 3	36 4	54 6	81 9	108 12	17
18	17 12	26 8	35 4	52 16	79 4	105 12	18
19	17 2	25 13	34 4	51 6	70 19	102 12	19
20	16 12	24 18	33 4	49 16	74 14	99 12	20
21	16 2	24 3	32 4	48 6	72 9	96 12	21
22	15 12	23 8	31 4	46 16	70 4	93 12	22
23	15 4	22 16	30 8	45 12	68 8	91 4	23
24	14 14	22 1	29 8	44 2	66 3	88 4	24
25	14 6	21 9	28 12	42 18	64 7	85 16	25
26	13 18	20 17	27 16	41 14	62 11	83 8	26
27	13 8	20 2	26 16	40 4	60 6	80 8	27
28	13 0	19 10	26 0	39 0	58 10	78 0	28
29	12 12	18 18	25 4	37 16	56 14	75 12	29
30	12 4	18 6	24 8	36 12	54 18	73 4	30
31	11 16	17 14	23 12	35 8	53 2	70 16	31
32	11 10	17 5	23 0	34 10	51 15	69 0	32
33	11 2	16 13	22 4	33 6	49 19	66 12	33
34	10 14	16 1	21 8	32 2	48 3	64 4	34
35	10 8	15 12	20 16	31 4	46 16	62 8	35
36	10 2	15 3	20 4	30 6	45 9	60 12	36
37	9 14	14 11	19 8	29 2	43 13	58 4	37
38	9 8	14 2	18 16	28 4	42 6	56 8	38
39	9 2	13 13	18 4	27 6	40 19	54 12	39
40	8 16	13 4	17 12	26 8	39 12	52 16	40
41	8 10	12 15	17 0	25 10	38 5	51 0	41
42	8 4	12 6	16 8	24 12	36 18	49 4	42
43	7 18	11 17	15 16	23 14	35 11	47 8	43
44	7 12	11 8	15 4	22 16	34 4	45 12	44
45	7 8	11 2	14 16	22 4	33 6	44 8	45
46	7 2	10 13	14 4	21 6	31 19	42 12	46
47	6 16	10 4	13 12	20 8	30 12	40 16	47
48	6 12	9 18	13 4	19 16	29 14	39 12	48
49	6 6	9 9	12 12	18 18	28 7	37 16	49
50	6 0	9 0	12 0	18 0	27 0	36 0	50
51	5 16	8 14	11 12	17 8	26 2	34 16	51
52	5 12	8 8	11 4	16 16	25 4	33 12	52
53	5 8	8 2	10 16	16 4	24 6	32 8	53
54	5 2	7 13	10 4	15 6	22 19	30 12	54
55		7 7	9 16	14 14	22 1	29 8	55
56		7 1	9 8	14 2	21 3	28 4	56
57		6 15	9 0	13 10	20 5	27 0	57
58		6 9	8 12	12 18	19 7	25 16	58
59		6 0	8 0	12 0	18 0	24 0	59
60		5 14	7 12	11 8	17 2	22 16	60
61		5 8	7 4	10 16	16 4	21 12	61
62			6 4	9 6	13 19	18 12	62
63			5 4	7 16	11 14	15 12	63
64				6 6	9 9	12 12	64
65				5 14	8 11	11 8	65

NOTE.—Quarter benefit at entry, half benefit after six months, full benefit after twelve months from date of entry.

**INDUSTRIAL TABLE C (ADULT)**

Weekly payments to secure the sum of £100 at Death if in full benefit.

Age nearest Birthday.	Weekly payments to secure £100 at Death.	Age nearest Birthday.	Weekly payments to secure £100 at Death.
16	s. d. 0 10	39	s. d. 1 6
17	0 10	40	1 7
18	0 10	41	1 7
19	0 11	42	1 8
20	1 0	43	1 8
21	1 0	44	1 9
22	1 0	45	1 9
23	1 0	46	1 9
24	1 0	47	1 10
25	1 0	48	1 11
26	1 0	49	2 0
27	1 0	50	2 1
28	1 1	51	2 2
29	1 1	52	2 3
30	1 2	53	2 4
31	1 2	54	2 6
32	1 2	55	2 8
33	1 3	56	2 10
34	1 3	57	3 0
35	1 3	58	3 2
36	1 4	59	3 4
37	1 4	60	3 6
38	1 5		

No assurance for less than £100 can be effected under this table.

NOTE.—Quarter benefit at entry, half benefit in six months, full benefit in twelve months from date of entry.

*President of the Executive Council.*

Executive Council Chambers,  
Wellington, 16th February, 1882.

**H**IS Excellency the Governor is pleased to authorize

The Honorable JOHN HALL

to summon the Executive Council, and to preside during the absence of His Excellency the Governor from Wellington.

FORSTER GORING,  
Clerk of the Executive Council.

*Manager of Industrial Branch, Government Insurance Department, appointed.*

Government Insurance Office,  
Wellington, 16th February, 1882.

**H**IS Excellency the Governor has been pleased to appoint

CHARLES GODFREY KNIGHT, Esq.,

Government Insurance Actuary, to be Manager of the Industrial Branch of the Government Insurance Department; the said appointment to date from the 1st January, 1882.

D. M. LUCKIE,  
Commissioner.

*Superintendent of Agents, Government Insurance Department, appointed.*

Government Insurance Office,  
Wellington, 16th February, 1882.

**H**IS Excellency the Governor has been pleased to appoint

GEORGE THORNE, Jun., Esq.,

to be Superintendent of Agents of the Government Insurance Department for the whole colony; the appointment to date from the 1st November, 1881.

D. M. LUCKIE,  
Commissioner.

*Lecturer, Government Insurance Department, appointed.*

Government Insurance Office,  
Wellington, 16th February, 1882.

**H**IS Excellency the Governor has been pleased to appoint

HENRY CLAPCOTT, Esq.,

to be Lecturer for the Government Insurance Department; the appointment to date from the 1st February current.

D. M. LUCKIE,  
Commissioner.

*Alterations and Additions to the Scale of Fares and Charges in Force on the New Zealand Railways.*

**I**N accordance with the By-laws for the New Zealand Railways, fixed by Orders in Council dated the 6th January, 1881, and the 22nd September, 1881, the following scale of charges for the purposes specified below is hereby fixed, in lieu of or in addition to that at present in force, and such scale shall come into force forthwith:—

Goods consigned for exhibit at the International Exhibition to be held at Christchurch during April, 1882, will be carried free on the New Zealand Railways, provided that they shall be so carried at the sole risk of the consignors, and that each package shall be consigned to the promoters of the Exhibition, and marked legibly, "For Exhibit at Christchurch International Exhibition," and that loading and unloading shall be done at the expense of the consignors, and that, in event of such exhibits being sold, the full railway charges shall be paid.

Dated this 16th day of February, 1882.

H. A. ATKINSON,  
Minister acting for the Minister for Public Works.