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quarters in Wellington.

One-half only of the shares will be immediately issued, and the  
Directors, having already apportioned a considerable number in secur-  
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available balance in fair proportions throughout the Colony with  
persons whose business or influence is calculated to be valuable to the  
Company in the mutual interests of all concerned.

The Company being thus possessed of strong insurance support,  
and being able to offer the public the guarantees of ample cash capital  
with thorough security, will commence business, the whole of the  
remaining 100,000 shares being reserved for future allotment in suc-  
cessive issues to actual insurers with the Company, under the pro-  
visions of the Articles of Association, in proportion to the insurance  
premiums paid by them. The proportion of shares for issue compared  
to the amount of pounds sterling of insurance premiums paid, will be  
declared from time to time at the discretion of the Directors, so as to  
offer a continuous inducement to insurers to join the Company.

Several of the Directors have had experience of the great advan-  
tage of mutuality in connection with the most successful Life Assur-  
ance Association existing, and, after long consideration, the Board  
are satisfied that the present proposal comprehends the most practical  
embodiment of that principle applicable to Fire and Marine business.

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the first allotment the great body of small insurers; and they have  
also determined, notwithstanding any pressure, upon maintaining the  
chief point of their proposal—viz., that they will keep in hand the  
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and the rapid progress of the Colony fully warrants the foundation of a  
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