

Scottish  
Provident Institution

FOR

Life Assurance,

No. 6 St. Andrew Square, Edinburgh.

*Sum Assured Value £1000*

Policy N<sup>o</sup> 36,278.

*W. William James Hande,*

*Bunnington Hill.*

Sum Assured . . . . . £1000.

Premium . . . . . £27.6.8

payable on 31<sup>st</sup> Dec. - Lost in 1898.

Policy dated 28 January 1879.

SCOTTISH PROVIDENT INSTITUTION  
BIRMINGHAM BRANCH

*Geo. W. Manton*  
*W. Manton*

ALFRED HANDS,  
Solicitor.

4th Lincoln's Inn Fields,  
London, W.C.

(AND AT STAINES)

14th October 1896.

Dear Willie,

I now beg to enclose you Assignment  
of your Life Policy for execution. Please  
sign your name where it is pencilled and  
place your finger on the seal saying "I  
deceive this as my act and deed," this  
should be done in the presence of a witness  
(not Kate or Evelyn) who should sign his  
or her name, address and designation where  
A. B. C. is pencilled.

When executed please send on to Harry  
Taylor with the enclosed letter for him to  
get Emma's Signature and on receiving it  
back I will send him cheque which I  
am writing the Trustees to get signed.

I enclose you copy of the Policy to the

Will which will show the Trusts on  
which the Policy is to be held by the  
Trustees which will place the matter on  
the best footing under the circumstances.  
The objection to Kate's scheme is that  
the Trustees should not advance the money  
upon Kate's hand and if the Policy was  
included, it might cause complications  
through the transactions having been carried  
out with the Trust Money. You might  
send on the copy Policy to Harry Taylor  
You appreciate better.

Alfred Hands.

The purchase money  
is £103. 11. 0 & £53 —  
for interest from 7th July 1886  
together £156. 17. 0 & the  
I am adding £3. 3. 0 for costs.  
You will notice there is a  
2/- payable to the A. H.

T. LOTT,  
Solicitor.

Shipston-on-Stour,

27. Nov. 1897

Dear Madam

Estate of Mrs Sarah Barnister decd.

Estate of Miss Jeanette Bpain decd

Mr. Edward Sheldon and Mr. Wm. Jemison are the Trustees and Executors of the Wills & Estates of both of the Ladies & instruct me to inform you as follows.

Mrs. Barnister died 2 Nov. 1888 leaving her will by which - (on Miss Bpain's death on 18 July 1897) - the residue of the Estate of Mrs. Barnister became divisible among the children living at the time of her own decease of her then late Sisters Ann Payton Mary Jemison & Mathewie Marshall in equal shares.

Miss Bpain by her own will has left the residue of her Estate to the children living at her own decease of her then late Sisters Ann Payton Mary Jemison & Mathewie Marshall aforesaid in equal shares.

It appears there are nine of such children.

Enclosed is the Trustees' account of each Estate.

Will you be so good as to sign and return to me the acknowledgment enclosed, your signature should be attested by a good independent

witness, and the name of your banker who will collect  
the cheque for you should be inserted.

The 5 notes instruct me they will meet  
on Friday next & draw the cheques and that you for  
£191. 0. 3. shall then be forthwith sent you.

It is not intended to require a  
formal deed of release which would increase the  
deductions for costs.

I am Dear madam

Yours faithfully

S Cott.

The State Records

College St. Stratford on Avon.

Estate of Orig. Deceased. Remain. dec'd

Debit account

Cash on hand	21 6 3
Summons paid to	56 17 .
<p>Debitors of the Estate of Orig. Deceased. Remain. dec'd. No estate tax paid. Deceased. Remain. dec'd. was entitled for life.</p>	
Debitors	5 16 6
Rest	4 2 6
	9 19 .
Assets of hand	1200 . .
Debitors on p <sup>d</sup> notes	22 . .
	1 4 9

Receipts

Cash on hand

Summons paid to

Debitors of the Estate of Orig. Deceased. Remain. dec'd. No estate tax paid. Deceased. Remain. dec'd. was entitled for life.

Debitors  
Rest

Assets of hand

Debitors on p<sup>d</sup> notes

Appointments of prob. office fees

Payments

Summons expenses

Probate duty & Court fees

Debit

Law costs

Summons expense

Debitors

Debit on residue

Residue to

Edward Kingdon	1/4	116 . 5
State Bonds	.	116 . 5
Mary Johnston	"	116 . 5
Mathewine Johnston	"	116 . 4
Sammy Chapman paid to		116 . 5
William Johnston exp. acct.		116 . 5
Richard Martin Johnston		116 . 5
Sam Johnston	1/4	116 . 4
Mathewine Johnston	.	116 . 5
Thomas Marshall	"	116 . 5

1044 3 7

1241 7 .

1241 7 .

The Estate of Mrs. Sarah Brewster Good

Druckers - Account - Payments

Receipts

Note of Hand

Sale of Real Estate

Interest on said note & ~~same~~ was paid  
 net from 15<sup>th</sup> July 1897 the date of  
 the death of James Edwin Mc Queen  
 for life Interest 5 5.  
 Rent 9 10 - 12 15.

Law Costs 19 10.  
 Auctioneers Costs & Payments 10 5.  
 Drunkers Expenses 8 8 0  
 Legacies 130 0 0  
 Necessary & Fresh July 26 15 2

Revenue 48 9  
 Robert Duffin 76 19 10  
 New Bonds " 76 19 10  
 Mary Matheson " 74 19 10  
 Katherine S. Sheldon " 74 19 10  
 Fanny Chambers " 74 19 10  
 Richard Brian Matheson " 76 19 10  
 William Huston " 74 19 9  
 Katherine Parby " 74 19 10  
 James Marshall 74 19 10

874 15 5

ALFRED HANDS.  
Solicitor,  
Commissioner for Oaths.

44, Lincoln's Inn Fields,  
London, W.C.  
(AND AT STAINES.)

18<sup>th</sup> Jan'y 1902

Dear Willie,

I have now prepared  
Assignment of your Life  
Policy to Kate and shall  
be glad if you will see  
Dame & get Evelyn & Kate  
to do the like.

I think a Solicitor  
should procure the Assignment  
& explain it to Evelyn  
before she signs.

With kind regards  
Your affec brother

Alfred Hands.

The purchase money is  
the amount the Trustees originally  
paid for the Policy, which I send  
is the amount to be paid.

ALFRED HANDS,  
Solicitor,  
Commissioner for Oaths.

44, Lincoln's Inn Fields,

London, W.C.

(AND AT STAINES)

18th Feb 1902

Dear Kate

I was down home on Saturday and saw Arthur on your letter.

The amount payable for purchase money will be £100-17-6.

I do not think the Insurance Co. will advance the money on the Policy alone but will require the assignment stamped & completed first, as I

would suggest the best course would be for you to return me the assignment after it has been signed by yourself & Mr. & Mrs. & then I can get the Bank receipts & produce the Policy & Assignments at the London Office of the Company and get their cheque without any further trouble to you, except that you should in the meantime execute any form of charge which they will require. There is the vaccination money is all right now. With kind regards from your sincere  
Alfred Hands.



ALFRED HANDS  
Solicitor.  
Commissioner for Oaths.

44, Lincoln's Inn Fields,  
London, W.C.

(AND AT STAINES)

17<sup>th</sup> March 1902

Dear Willie,

Life Policy.

I am in receipt of  
your letter pertaining  
to payment of Life Policy.

There is no irregularity  
in stamping a Deed before  
it is executed and the  
or dated. I have

inserted Evelyn's other  
name (which I forgot)

I did not know the fact  
I am also sending the

Insurance Co. a notice  
of the transfer, but as a  
rule where the deed

of transfer is produced  
to the Co. they do not  
require a formal notice  
in addition.

I am writing to the  
Insurance Co. direct

I am afraid we  
must live on hope re  
poor Mount Lyells. The  
are no calls to pay  
backing. both kind regards

Your affl. brother,

Alfred Hands.

ALFRED HANDS,  
Solicitor,  
Commissioner for Oaths.

44, Lincoln's Inn Fields,  
London, W.C.  
(AND AT STAINES.)

March 27<sup>th</sup> 1902

Dear Willie,

On the other side I send you  
Copy of a letter received from Mr. Prator  
which please attend to.

I will return him the Assignment  
dated as soon as I know day fixed for  
completion.

With kind regards

Your affte brother  
Alfred Hands

Copy

The Solicitor General's Chambers  
95 Cannon Row  
Birmingham.  
22 March 1902.

Dear Sir

Rey. No 36298 - W. J. Hands.

Again referring to your letter of the 19<sup>th</sup> &  
my reply of 20<sup>th</sup> inst. in regard to this matter, I  
am now instructed to request that you will have  
the goodness to obtain and send me the other portions  
of Mr Evelyn Lake Hands' title to this. My accounts  
of (1) Assignment dated 4<sup>th</sup> March 1886 in favour  
of G. M. Sharp as trustee

(2) Assignment dated 4<sup>th</sup> July 1886 by the trustee  
auctly assigned in favour of Miss Emma Anne Taylor.

(3) Assignment dated 21<sup>st</sup> October 1896 by Miss Taylor  
and by assigned in favour of the Revd. Mr. Hands  
and others as trustees

I enclose you the Assignment by the Revd. Mr. Hands  
and others to Mr. W. J. Hands, not dated, which you  
were good enough to send me on 19<sup>th</sup> inst - in other that  
you may think it dated when the above assignment was  
the sig sheet and returned to me. We cannot prepare the  
Lease Agreement until we have received the above deeds  
constituting Mr Hands' title. I am not communicating  
with Mr W. J. Hands or Mr Hands, leaving you to do  
so in order that the matter may be settled in a  
businesslike way

I shall be glad to hear from you at your early  
convenience and remain

Yours very truly  
Alfred Hands Esq. (signed) W. J. Hands Esq.

ALL COMMUNICATIONS TO BE ADDRESSED: "THE RES. SECRETARY."

TELEGRAPHIC ADDRESS: "PROVIDENT, BIRMINGHAM."

BRANCH OFFICE.

GEO. A. PANTON.  
RESIDENT SECRETARY.

EDWARD D. EVANS.  
AGENCY INSPECTOR.

The Scottish Provident Institution.

35, Colmore Row,  
Birmingham. 7<sup>th</sup> April, 1902.

Dear Madam,

Policy N<sup>o</sup> 36278 - W. J. Hands.

I have to-day received and thank you for Loan Agreement for £165 duly Executed by you. We have yet to inspect the Trust Deed of 4<sup>th</sup> March 1886 which Mr. E. M. Sharp has promised to find and submit to us, but it is hoped that all may be completed and the Loan settled within a few days.

The Stamp duty on the Loan Agreement (5/-) is payable by the Borrower, and if it is desired that the Cheque be for the full amount of Loan, a Postal Order for 5/- should be sent me.

Yours truly,

*Geo. A. Panton*

Mrs. Kate Hands,  
18 College Street,  
Stratford-on-Avon.

*W. J. Hands*

ALL COMMUNICATIONS TO BE ADDRESSED:—"THE RES. SECRETARY."

TELEGRAPHIC ADDRESS:—"PROVIDENT, BIRMINGHAM."

BRANCH OFFICE.

GEO A. PANTON,  
RESIDENT SECRETARY.

EDWARD D. EVANS,  
AGENCY INSPECTOR.

*The Scottish Provident Institution,*

*25, Colmore Row,*

*Birmingham. 10<sup>th</sup> April 1902.*

*Dear Madam,*

*Policy N<sup>o</sup> 36278 - W. J. Hauds.*

*I have received and thank you for your letter of 9<sup>th</sup> inst. enclosing Postal Order, value  $\frac{5}{2}$ , in payment of the Government Stamp duty on Loan Agreement in the above case.*

*Yours very truly,*

*Geo. A. Panton*  
*W. J.*

*Mrs Kate Hauds,  
18 College Street,  
Shaftesbury-on-Avon.*

ALL COMMUNICATIONS TO BE ADDRESSED: "THE RES. SECRETARY."

TELEGRAPHIC ADDRESS:—"PROVIDENT, BIRMINGHAM."

BRANCH OFFICE.

GEO. A. PANTON,  
RESIDENT SECRETARY.

EDWARD D. EVANS,  
AGENCY INSPECTOR.

*The Scottish Provident Institution.*

*95, Colmore Row.*

*Birmingham. 17<sup>th</sup> April, 1902.*

*Dear Madam,*

*Policy N<sup>o</sup>. 36278 - W. J. Hands.*

*I duly received your letter of 10<sup>th</sup> inst. authorizing me to apply to Messrs. Waterlow & London to obtain from Somerset House a Certified Copy of your Husband's Trust Deed of 14<sup>th</sup> March 1886.*

*With the view of saving you expense, I laid the whole matter before my Head Office on 15<sup>th</sup> inst., and have the pleasure of informing you that under the circumstances they have agreed to dispense with the production of the Deed at present, if you will write me a letter in the terms enclosed & send it to me signing your name thereon over a 6<sup>d</sup> Stamp.*

*Yours very truly,*

*GEO. A. PANTON*  
*W. J. Hands*

*Mrs. K. Hands,  
18 College Street,  
Stratford-on-Avon.*

ALL COMMUNICATIONS TO BE ADDRESSED: "THE RES. SECRETARY."

TELEGRAPHIC ADDRESS: "PROVIDENT, BIRMINGHAM."

BRANCH OFFICE.

GEO A. PANTON,  
RESIDENT SECRETARY.

EDWARD D. EVANS,  
AGENCY INSPECTOR.

*The Scottish Provident Institution.*

*95, Colmore Row,  
Birmingham. 19<sup>th</sup> April, 1902.*

*Dear Madam,*

*Policy N<sup>o</sup> 36278 - W. J. Hands.*

*I have received your letter of  
18<sup>th</sup> inst. with the Undertaking Enclosed  
with mine of 17<sup>th</sup> inst. duly signed; and  
I now send cheque in your favour for  
£165 in settlement of the Loan.*

*Yours very truly,*

*Geo. J. Vautour*  
*Secretary.*

*Mrs. Kate Hands,  
18 Colledge Street,  
Stratford-on-Avon.*

ALFRED HANDS.  
Solicitor,  
Commissioner for Oaths.

44, Lincoln's Inn Fields,  
London, W.C.

(AND AT STAINES.)

22<sup>nd</sup> April 1902

Dear Kate

I am obliged by your letter enclosing cheque for £100-17-6 in favour of the Executors of the late Mr James Hands being the purchase money for Willie's Life Policy and one for £4-0-6 for my costs for which I return as receipted.

With kind regards

Yours sincerely  
Alfred Hands

Mrs. "Hands

18 College Street

Stafford on Avon.

to

Alfred Hands.

1901  
October

to

1902

March

Charges of and in relation to  
the Assignment of Policy on the life of  
M. W. J. Hands by the Executors of the  
late James Hands to yourself including  
correspondence with you and M. W. J. Hands  
instructions for Assignment, Drawing  
and Copying and Engraving same and  
obtaining execution by the Executors and  
stamping, Affidavits, Letters — (say)

3 3 0

Paid Stamp on Assignment.

14.6

Received with thanks

Alfred Hands  
22/4/02.

4 0 6



Contingent Bonus.



The Scottish Provident Institution.

EDINBURGH, 1st May 1902.

MEMORANDUM in reference to POLICY No. 36278£1000

On the Life of

*William James Hands*

A CONTINGENT ADDITION of £ *26<sup>7</sup>/<sub>4</sub>* has been allotted to the above Policy at the recent Investigation, in accordance with Articles 28 and 29 of the Laws. This Addition will vest on *8<sup>th</sup> June 1902*, and become payable at death along with the Original Sum Assured, provided the person whose life is assured shall survive to that date, and the Policy be continued in force on the same footing as in the valuation estimates.

JAMES GRAHAM WATSON, *Manager.*

N.B.—*This Intimation is issued "Errors Excepted," and possession of it does not in itself constitute any right or privilege independently of the Policy. It should, however, be preserved for future reference, as no further intimation will be made at the time the Contingent Bonus becomes vested.*

*Birmingham Kes*

TELEGRAPHIC ADDRESS: "PROVIDENT, BIRMINGHAM"

NAT. TELEPHONE N° 1282.

BRANCH OFFICE,  
T. B. LEITCH,  
RESIDENT SECRETARY.  
E. D. EVANS,  
AGENCY INSPECTOR.

The Scottish Provident Institution.

95, Colmore Row.

Birmingham 19<sup>th</sup> July 1908

Mr K. Hands.

Badsey Vicarage

Wesham.

Dear Madam.

Following my letter  
of the 17<sup>th</sup> inst. I have the  
pleasure to hand you cheque  
for £84. 17. 6., the amount

of further advance £85 - (made  
£250. in all) on policy N° 36278

less the stamp duty  $\frac{2}{6}$  per  
agreement.

Yours truly

T. B. Leitch  
Res. Secy

**CONTINGENT BONUS.**

# The Scottish Provident Institution

**EIGHTH SEPTENNIAL INVESTIGATION WITH DIVISION OF SURPLUS.**

6 ST. ANDREW SQUARE,

EDINBURGH, *May 1902.*

DEAR SIR,

I have pleasure in sending herewith Intimation of a *Contingent Bonus Addition*. In case it be desired to secure it by assurance, in event of death during the interval till it vests, a form of Proposal is annexed hereto, which should be filled up and returned. As a general rule a Certificate of health from the Assured's own Medical Attendant, to be furnished free of cost to the Office, will be accepted. A form is attached to the proposal.

A Table of Premiums is also annexed.

The fundamental rule of the Office, as regards participation in Surplus, is that a Policy is entitled to share so soon as the premiums paid on it, accumulated at an assumed rate of 4 per cent. compound interest, amount to the original sum assured—in other words, that no Policy shall share in Surplus which, in case of death, may in that view cause a *loss* to the Common Fund. But, as the investigations are (not annual but) *septennial*, the Laws provide that, instead of postponing the first addition until the investigation *after* completion of the accumulation, a contingent share shall be allotted, prospectively, at the investigation *preceding* such completion.

After a *first* addition has vested, a Policy is entitled, in case of death or surrender between divisions, to a further (*intermediate*) share for each complete year in force since the date of the preceding division. The system thus gives the advantage, after the first bonus has vested, of an Annual Addition on the safe average of a seven years' experience.

It should be kept in mind that though, on the Institution's system, ~~the first Bonus is deferred, in most cases the low premium charged~~ (as a rule not exceeding the non-participating rate of other Offices) secures a larger assurance from the outset; and that this is, in effect, equivalent to a *certain* and *immediate* Bonus of an amount such as, on the ordinary system, it would take many years to accumulate.

Yours faithfully,

JAMES GRAHAM WATSON,  
*Manager.*

*Table of Premiums, and Form of Proposal, are annexed.*

# PREMIUMS

BY ANNUAL AND SINGLE PAYMENT FOR

Short Term Assurance of £100 at Death, should that event happen within  
the specified number of years.

I.—Annual Premium.								
Age next Birthday.	Two Years.	Three Years.	Four Years.	Five Years.	Six Years.	Seven Years.	Age next Birthday.	
40	£1 2 5	£1 4 1	£1 5 8	£1 6 3	£1 6 10	£1 7 5	40	
41	1 2 11	1 4 8	1 6 0	1 6 10	1 7 8	1 8 3	41	
42	1 3 4	1 5 2	1 6 7	1 7 8	1 8 7	1 9 4	42	
43	1 3 10	1 5 9	1 7 4	1 8 7	1 9 8	1 10 6	43	
44	1 4 4	1 6 5	1 8 1	1 9 6	1 10 9	1 11 8	44	
45	1 4 11	1 7 0	1 8 10	1 10 6	1 11 8	1 12 9	45	
46	1 5 8	1 7 11	1 9 11	1 11 8	1 13 1	1 14 2	46	
47	1 6 4	1 8 10	1 11 0	1 12 11	1 14 4	1 15 8	47	
48	1 7 2	1 9 10	1 12 2	1 14 3	1 15 10	1 17 2	48	
49	1 8 1	1 11 0	1 13 6	1 15 7	1 17 5	1 18 10	49	
50	1 9 1	1 12 2	1 14 10	1 17 3	1 19 2	2 0 8	50	
51	1 10 4	1 13 9	1 16 8	1 19 2	2 1 2	2 2 10	51	
52	1 11 8	1 15 5	1 18 6	2 1 3	2 3 5	2 5 2	52	
53	1 13 1	1 17 2	2 0 7	2 3 5	2 5 10	2 7 9	53	
54	1 14 8	1 19 3	2 2 11	2 6 0	2 8 6	2 10 9	54	
55	1 16 3	2 1 3	2 5 4	2 8 10	2 11 5	2 13 10	55	
56	1 18 4	2 3 11	2 8 6	2 12 2	2 15 2	2 17 5	56	
57	2 0 6	2 6 7	2 11 8	2 15 9	2 19 1	3 1 10	57	
58	2 2 11	2 9 8	2 15 4	2 19 9	3 3 5	3 6 7	58	
59	2 5 6	2 13 0	2 19 3	3 4 0	3 8 0	3 11 4	59	
60	2 8 2	2 16 7	3 3 3	3 8 7	3 12 6	3 16 3	60	
61	2 11 6	3 1 0	3 8 1	3 12 7	3 18 0	4 1 7	61	
62	2 14 11	3 5 7	3 13 1	3 18 11	4 3 6	4 7 4	62	
63	2 18 8	3 10 8	3 19 1	4 4 8	4 9 8	4 13 4	63	
64	3 2 8	3 16 3	4 5 7	4 11 0	4 16 6	5 0 9	64	
65	3 6 10	4 2 4	4 11 3	4 17 7	5 3 0	5 7 10	65	
66	3 12 0	4 8 0	4 17 4	5 4 4	5 10 4	5 15 11	66	
67	3 17 2	4 14 0	5 4 2	5 12 0	5 18 11	6 5 3	67	
68	4 2 10	5 1 0	5 12 3	6 1 2	6 9 0	6 16 1	68	
69	4 8 10	5 8 11	6 1 8	6 11 8	7 0 4	7 7 8	69	

  

II.—Single Payment.								
Age next Birthday.	One Year.	Two Years.	Three Years.	Four Years.	Five Years.	Six Years.	Seven Years.	Age next Birthday.
40	£1 0 0	£2 4 0	£3 9 0	£4 14 0	£5 0 0	£7 4 0	£8 7 0	40
41	1 1 0	2 5 0	3 11 0	4 17 0	5 3 0	7 8 0	8 12 0	41
42	1 1 0	2 6 0	3 13 0	4 19 0	5 6 0	7 13 0	8 19 0	42
43	1 2 0	2 7 0	3 14 0	5 2 0	6 10 0	7 15 0	9 6 0	43
44	1 2 0	2 8 0	3 16 0	5 5 0	6 14 0	8 4 0	9 12 0	44
45	1 2 0	2 9 0	3 17 0	5 8 0	6 19 0	8 9 0	9 19 0	45
46	1 2 0	2 10 0	4 0 0	5 12 0	7 4 0	8 16 0	10 7 0	46
47	1 3 0	2 11 0	4 2 0	5 15 0	7 10 0	9 3 0	10 15 0	47
48	1 4 0	2 13 0	4 5 0	6 0 0	7 15 0	9 10 0	11 4 0	48
49	1 4 0	2 15 0	4 9 0	6 5 0	8 0 0	9 18 0	11 14 0	49
50	1 5 0	2 17 0	4 12 0	6 10 0	8 9 0	10 7 0	12 4 0	50
51	1 6 0	2 19 0	4 17 0	6 16 0	8 17 0	10 18 0	12 17 0	51
52	1 7 0	3 2 0	5 1 0	7 3 0	9 6 0	11 9 0	13 10 0	52
53	1 8 0	3 4 0	5 6 0	7 11 0	9 16 0	12 1 0	14 5 0	53
54	1 10 0	3 7 0	5 12 0	7 19 0	10 7 0	12 14 0	15 2 0	54
55	1 11 0	3 11 0	5 18 0	8 8 0	10 19 0	13 9 0	15 19 0	55
56	1 12 0	3 15 0	6 5 0	8 19 0	11 14 0	14 8 0	16 19 0	56
57	1 14 0	3 19 0	6 13 0	9 10 0	12 10 0	15 7 0	18 4 0	57
58	1 15 0	4 4 0	7 1 0	10 3 0	13 7 0	16 8 0	19 10 0	58
59	1 17 0	4 9 0	7 11 0	10 17 0	14 5 0	17 11 0	20 16 0	59
60	1 19 0	4 14 0	8 1 0	11 11 0	15 4 0	18 12 0	22 1 0	60
61	2 2 0	5 0 0	8 13 0	12 7 0	16 5 0	19 19 0	23 9 0	61
62	2 4 0	5 7 0	9 6 0	13 6 0	17 8 0	21 5 0	24 18 0	62
63	2 7 0	5 14 0	10 0 0	14 8 0	18 11 0	22 14 0	26 11 0	63
64	2 10 0	6 1 0	10 15 0	15 10 0	19 17 0	24 5 0	28 8 0	64
65	2 13 0	6 10 0	11 12 0	16 10 0	21 4 0	25 15 0	30 3 0	65
66	2 16 0	7 0 0	12 7 0	17 11 0	22 11 0	27 8 0	32 3 0	66
67	2 19 0	7 10 0	13 4 0	18 14 0	24 1 0	29 7 0	34 7 0	67
68	3 3 0	8 1 0	14 3 0	20 1 0	25 18 0	31 10 0	36 17 0	68
69	3 7 0	8 12 0	15 4 0	21 13 0	27 18 0	34 0 0	39 11 0	69

All the above Premiums are for an Assurance of £100,—for larger or smaller amounts the Premiums would be in proportion. The interval for which the Assurance is required will generally be a broken period, but the rates can be approximated from the above Tables.

# THE SCOTTISH PROVIDENT INSTITUTION

No. 6 ST. ANDREW SQUARE, EDINBURGH.

## PROPOSAL AND DECLARATION.

*Original Policy.*

No. ....

1. Name, Occupation, and Residence . . . . .	
2. Place and Date of Birth . . . . .	( Hence Age next Birthday
3. Sum to be Assured, and period . . . . .	
4. Present and general state of health . . . . .	
5. If suffered from, or had any symptoms of Apoplexy, Palsy, Fits, or Insanity; Asthma, Spitting of Blood, Habitual Cough, Palpitation, or other Affection of the Heart, Lungs, or Chest;—Liver Complaint, Dropsy, Rupture, Gout, Rheumatic Fever, or Fistula.	
6. If suffered from, or had symptoms of, any other Disease requiring Medical advice;—or if ever met with any serious personal injury.	
7. If anything in Health, Habits (now or formerly), or Occupation, which may render the proposed Assurance more than usually hazardous . . . . .	
8. Has a Proposal on same Life ever been declined? If so, by what Office? If accepted, was it at ordinary rate? . . . . .	
9. Give the name of any Medical Men who have been consulted in the last five years . . . . . For what Ailments? . . . . .	

*I do hereby propose to effect an Assurance on my life with the SCOTTISH PROVIDENT INSTITUTION, for the amount above stated; and I declare that, with the exception (if any) above stated, I am at present in a sound state of health, and not subject to any disease having a tendency to shorten life, nor addicted to any habits prejudicial to health; and that the above Schedule contains a true statement of every matter respecting which information is thereby required; and I agree that it, with this declaration, shall be the basis of the contract. And I further declare my accession to the Laws and Regulations of the Institution.*

*Signed by me at . . . . . this . . . . . day of . . . . . 19 . . . . .*

(Sign here.)\*

### MEDICAL CERTIFICATE OF HEALTH.

Having been consulted on behalf of the above-mentioned . . . . .  
I have examined him with reference to the above Proposal, so as to enable me to judge of the state of his health, habits, and constitution, and I have to report that . . . . .

*Dated at . . . . . this . . . . . day of . . . . . 190 . . . . .*

*(Signature and Professional qualification) . . . . .*

**PLEASE RETURN TO 95, COLMORE ROW, BIRMINGHAM.**

# The Scottish Provident Institution.

95 COLMORE ROW,

BIRMINGHAM, *22<sup>nd</sup> May*, 191*1*.

*Madam,*  
DEAR SIR,

I enclose herewith Official Receipt for  
Premium No. *Interest* —, remitted for by your  
letter of *20<sup>th</sup> inst.*

Yours faithfully,

*J. Birnie Leitch*  
*Per. 3*

To *Mrs. Kate Hands,*

*Badsey Vicarage,*

*Evesham.*

Policy No. 36278 - W. J. Hands. In reply to your

enquiry, this Policy stands in our books here as  
follows: -

Sum Assured — £1000.

Bonuses to 31 Dec. 1908 — *365.*

£1365.

Subject to Loan of £550. & Interest.

T. & A. C.—750—1.11.

The next Division of Surplus will be made

*E.S.*

as at 31 December 1913, but in the event of the Policy becoming a Claim before that date there would be payable an Intermediate Bonus for each complete year since 1907.

V

Common Fund—Vested Bonus.

The Scottish Provident Institution,

EDINBURGH, 29th April 1914.

BONUS INTIMATION *in reference to* POLICY No. 36278

On the Life of

Mrs Jas. Hands

ORIGINAL SUM ASSURED . . . . .	£ 1000 : : . . . . .
ADDITION as at previous Investigation . . . . .	365 : : . . . . .
FURTHER ADDITION allocated at 31st Dec. 1913 . . . . .	75 : : . . . . .
AMOUNT NOW ASSURED UNDER THE POLICY . . . . .	<u>£ 1440 : : . . . . .</u>

This Policy will be entitled to an *intermediate bonus* in respect of each completed year from 31st December 1913, payable in event of death before the next Investigation as at 31st December 1918.

JAMES GRAHAM WATSON, *Manager.*

N.B.—*This Intimation is issued "Errors Excepted," and possession of it does not in itself constitute any right or privilege independently of the Policy.*

*Wm.*



COMMON FUND—VESTED BONUS.

# The Scottish Provident Institution

## TENTH INVESTIGATION WITH DIVISION OF SURPLUS

6 ST. ANDREW SQUARE,  
EDINBURGH, 29th April 1914.

DEAR SIR (OR MADAM),

I have pleasure in sending herewith an intimation of the amount now assured under your Policy, including the Bonus Addition made as at 31st December last in respect of *the five years* ending at that date.

Hitherto, in terms of the original Laws, the Divisions of Surplus have been at periods of seven years, but by the Assurance Companies Act, 1909, it is enacted that the Investigations are to take place at least once in every five years. Hence the bonus additions are in respect of a period of five years and not seven years as formerly.

The fundamental rule, as regards participation in Surplus, is that a Policy is entitled to share so soon as the premiums paid on it, if accumulated at an assumed rate of 4 per cent. compound interest, would amount to the original sum assured. First additions are thus in respect of the lengthened period—perhaps twenty years—which elapsed since opening of the assurance, while subsequent Bonuses are now for a period of *five years only*.

The next Division of Surplus will be as at 31st December 1918, and in event of death before then the Policy is entitled to an *intermediate* addition for each complete year in force during the current Quinquennium.

Yours faithfully,

JAMES GRAHAM WATSON,  
*Manager.*

A 415871

CERTIFIED COPY of an  
Pursuant to the Births and Deaths



ENTRY OF DEATH.  
Registration Acts, 1836 to 1874.

(Printed by authority of the Registrar General.)

D. Cert.  
R. B. D.

Insert in this  
Margin any  
Notes which  
appear in the  
original entry.

Registration District. *Exeatham*

1918. Death in the Sub-district of *Broadway* in the Counties of *Worcester & Gloucester*

Column 1— No.	1	2	3	4	5	6	7	8	9
	When and where Died.	Name and Surname.	Sex.	Age.	Rank or Profession.	Cause of Death.	Signature, Description and Residence of Informant.	When Registered.	Signature of Registrar.
473	<i>Twenty sixth October 1918 The Vicarage Broadway Exeatham R.D.</i>	<i>William James Hando</i>	<i>Male</i>	<i>68 years</i>	<i>born Merchant</i>	<i>(1) Combined Latral Sclerosis. Certified by L. F. Leolie M.R.C.S.</i>	<i>W. C. Allbrook Son-in-Law In attendance The Vicarage Broadway</i>	<i>Twenty sixth October 1918</i>	<i>Walter R. Wormington Deputy Registrar.</i>

I, **WALTER R. WARMINGTON** Registrar of Births and Deaths for the Sub-district of *Broadway* in the Counties of *Worcester & Gloucester* do hereby certify that this is a true copy of the Entry No. *473* in the Register Book of Deaths for the said Sub-district, and that such Register Book is now legally in my custody.

WITNESS MY HAND this *29 OCT 1918* day of *19*

*W. R. Warmington*

Registrar of Births and Deaths.

The Act 3 & 4 Geo. V., cap. 27, section 2, enacts that "FORGET of its foregoing documents, if committed with intent to defraud or deceive, shall be FELONY and punishable with Penal Servitude for any term not exceeding fourteen years:—Any register or record of Births, Baptisms, Marriages, Deaths, Burials, or any other such documents, if committed with intent to defraud or deceive, shall be FELONY and punishable with Penal Servitude for any term not exceeding seven years:—Any register or record of Births, Baptisms, Marriages, Deaths, Burials, or any other such documents, if committed with intent to defraud or deceive, shall be FELONY and punishable with Penal Servitude for any term not exceeding seven years:—Any register or record of Births, Baptisms, Marriages, Deaths, Burials, or any other such documents, if committed with intent to defraud or deceive, shall be FELONY and punishable with Penal Servitude for any term not exceeding seven years:—Any register or record of Births, Baptisms, Marriages, Deaths, Burials, or any other such documents, if committed with intent to defraud or deceive, shall be FELONY and punishable with Penal Servitude for any term not exceeding seven years."