

Postpaid.

Caleb Woodger Esq
Guilford

Private.

NORWICH UNION LIFE INSURANCE OFFICE,
Buckin Lane 8 Mar. 1815

Sir,

THE directors of this office having been referred to you for an account of the present and general state of health of *W. H. E. Austen of*
Shalford House Guilford they will esteem it a particular favour if you will have the goodness to answer the questions printed on the other side of this letter, and to communicate, from your own knowledge, such further information respecting his constitution and general manner of living as may enable them to form an opinion as to the safety of insuring his life.

Feeling that the situation of a medical gentleman is peculiarly delicate, when referred to respecting the health of a person of improper habits or unsound constitution, and anxious that the interest of the gentleman applied to, should not be injured by his obliging communications to the office, it is an *invariable* rule with us *never* to permit the insurer, or any other person, except the directors, to read the letters of the referees, or even to know whether an answer has been received, and this rule is strictly observed even when the replies are extremely favourable; you may therefore with confidence give the most full and explicit answerst all the queries annexed, by which we shall conceive ourselves highly obliged.

If this letter should be returned *without* ANY ANSWER, we shall understand the hint, and decline the insurance.

I am, Sir,

Your very obedient humble servant,

J. A. Acker
Actg Mgr for London.

P. S. I take the liberty of requesting your attention to the principal features of the Union Institution, viz.

THE RATES OF THIS OFFICE ARE NEARLY £10 PER CENT. LOWER THAN THOSE OF OTHERS.

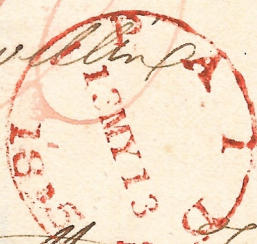
The *Surplus Capital*, after satisfying the Claims which arise, is returned to the Insurers at stated periods, by additions to the sums to which their Policies originally entitled them.

No charge is made for Entrance Money, for non-appearance at the Chief Office, or for neglect of paying the Annual Premiums in due time, except the mere interest lost by the delay.

If the insurer should at any time wish to discontinue his annual payment, the Directors will purchase his interest in the policy at a fair price, on behalf of the other members.

Postpaid.

M. S. Lewis



Private.

Merthyr Tydfil
Glamorgan

THE directors of this office having been referred to you for an account of the present and general state of health of *Mr. Thos. Paine a*

Banker they will esteem it a favor if you will have the goodness to answer the questions printed on the other side of this letter, and to communicate from your own knowledge such further information respecting his constitution, health, and general manner of living, as may enable them to form an opinion on the safety of insuring his life; and I beg leave to observe that such information may be given with confidence, as it is an invariable rule with the office never to suffer the insurer nor any other person, except the directors, to read the answers of the referees, or even to know whether an answer has been received.

I have the honour to be, Sir,

Your very obedient servant,

Wm. Morgan
1. Dec 1833

P. S. I take the liberty of requesting your attention to the principal features of the Union Institution, viz.

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Union Insurance Office,

NORWICH.

QUERIES.

1. How long have you known Mr. Sparks, *About 15 Months*
2. Have you often attended him professionally? *once in a trifling bowel complaint*
3. Has he had the small-pox, measles, and whooping cough? *yes*

4. ——— a rupture? *no*
5. ——— a spitting of blood? *never*
6. ——— the gout? *never*
7. ——— asthma, consumption, or other pulmonary complaint? *none*

8. Have any of his near relations died of these diseases? *not that I am acquainted with*
9. Has he been afflicted with fits; if so, of how long standing, and of what description are they? *none*

10. And generally, is he subject to any organic or disease? *not that I am acquainted with*

question be answered in the affirmative, }
the disease to which he is so subject? }

you think his constitution good?

I have no reason to doubt

Or, on the contrary—

That he has any hereditary taint, or predisposition to any organic disease from original formation? }

I believe none

13. Does he ever indulge in liquor to a degree which you conceive may be at all prejudicial to health? }

certainly not

Or, on the contrary—

Are his habits strictly regular and temperate?

perfectly so

14. Is he at present in perfect health?

yes

15. What complaints are his family most subject to?

I am not acquainted with

FURTHER PARTICULARS.

any of his family connections

Samuel Henry Terry

*Surgeon &c
Grange Road Brompton*

~~Mr. P. M. Powell~~
~~Hastings~~
~~Sussex~~

QUERIES.

1. How long have you known Mr. *Between three & four years*

2. Has he had the small-pox or cow-pox? *Yes*

3. _____ the measles? *Yes*

4. _____ the hooping cough? *Yes*

5. _____ a spitting of blood? *I should think not*

6. _____ the gout to a great degree? *No*

7. _____ a rupture? *No*

8. _____ asthma, consumption, or other } *No*
pulmonary complaint?

9. _____ been afflicted with fits; if so, } *I believe he is*
of how long standing, and of what description } *Subject to none.*
are they?

10. Do you think his constitution good? — *I do*

_____ he has any hereditary taint, or predisposition } *I should think*
to any disease from original formation? } *none*

11. Does he drink to a degree which you conceive may } *No*
be in any wise injurious to health? }

Or, on the contrary—

Are his habits generally regular and temperate?

12. Is he at present in good health?

They are.
I believe he is in a
very good state of health.

FURTHER PARTICULARS.

I have no particulars which
appear necessary to add

Graven-Builds,
15th Jan^y 1817

Yours truly
Daniel Williams

Union Insurance Office,
NORWICH.

QUERIES.

1. How long have you known *M. Sparks*
2. Has *she* had the small-pox, measles, and hooping }
cough?
3. _____ a spitting of blood?
4. _____ the gout?
5. _____ asthma, consumption, or other }
pulmonary complaint?
6. Have any of *his* near relations died of these diseases?
7. Has *she* been afflicted with fits; if so, of how long }
standing, and of what description are they?
8. Do you think *his* constitution good?
- Or, on the contrary—
- That *she* has any hereditary taint, or predisposition }
to any disease from original formation?
9. Are *his* habits strictly regular and temperate?
10. Is *she* at present in perfect health?
11. What complaints are *his* family most subject to?

FURTHER PARTICULARS.

I have known *M. John Sparks* about eighteen months a considerable part of which time *he* was actively engaged with me when his habits were strictly regular and temperate and his health to the best of my knowledge perfectly good.

Carey A. P. Musket
Chemical Works Snows Field, 26 Aug.



To/ The Directors

Union Insurance Office,
NORWICH.

1. ALLIANCE & VICTORY

11. Allot combinations of the Union Insurance Office

10. To be at present in the Union Insurance Office

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2. To be at present in the Union Insurance Office

1. To be at present in the Union Insurance Office

QUERIES.

1. How long have you known Mr. *Rawbone* about 12 years

2. Has he had the small-pox, measles, and whooping } I believe that he has
cough?

3. _____ a spitting of blood? } not to my knowledge and I confidently
believe not

4. _____ the gout? } same as 3^d.

5. _____ asthma, consumption, or other }
pulmonary complaint? } same as 3^d

6. Have any of his near relations died of these diseases? } same as 3^d

7. Has he been afflicted with fits; if so, of how long }
standing, and of what description are they? } same as 3^d

8. Do you think his constitution good? } I do

Or, on the contrary—

That he has any hereditary taint, or predisposition }
to any disease from original formation? } no

9. Does he ever indulge in liquor to excess? } not to my knowledge and I believe not

Or, on the contrary—

Are his habits strictly regular and temperate? } I have always observed them to be so

10. Is he at present in perfect health? } He was so a month since when I was at
his house and I believe him to be so at present.

11. What complaints are his family most subject to? } I cannot answer this question - I
am acquainted with his family, and consider them to be healthy persons

FURTHER PARTICULARS } I am not aware of their being
subject to any hereditary or
constitutional complaint - they are
all I believe in good health at
present - Mr. Peter Rawbone's

is in my opinion a very good life-

Gentlemen

I am your obedient servant

Lincoln Inn
6 Old Square
29th Nov^r.

W^m H. Tinner



Union Insurance Office,
NORWICH.

LETTERS BY THE OFFICE

12. If you subscribe for the paper, you must send to the

14. If you are a subscriber, you must send to the

16. If you are a subscriber, you must send to the

On the contrary—

18. If you are a subscriber, you must send to the

20. If you are a subscriber, you must send to the

22. If you are a subscriber, you must send to the

On the contrary—

24. If you are a subscriber, you must send to the

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LETTERS

QUERIES.

1. How long have you known Mr. *John Collard* — *Many Years.*
2. Have you often attended him professionally? — *occasionally*
3. Has he had the small-pox, measles, and hooping cough? } *all three.*
4. — a rupture? — *no*
5. — a spitting of blood? — *no*
6. — the gout? — *no*
7. — asthma, consumption, or other pulmonary complaint? } *no*
8. Are any of his relations died of these diseases? — *I do not know*
9. Has he been afflicted with fits; if so, of how long standing, and of what description are they? } *no*
10. And generally, is he subject to any organic or chronic disease? } *no*
11. If the latter question be answered in the affirmative, what is the disease to which he is so subject? }
12. Do you think his constitution good? — *very good*
Or, on the contrary—
- That he has any hereditary taint, or predisposition to any organic disease from original formation? } *none that I know*
13. Does he ever indulge in liquor to a degree which you conceive may be at all prejudicial to health? } *no*
Or, on the contrary—
- Are his habits strictly regular and temperate? — *Yes*
14. Is he at present in perfect health? — *Yes*
15. What complaints are his family most subject to? —

FURTHER PARTICULARS.

*Chas. Ryse
6 Southwark;
14th Nov 1844.*

15th April 1815

Sir,

THE directors of this office having been referred to you for an account of the present and general state of health of *Mr. L. Newton*

they will esteem it a favor if you will have the goodness to answer the questions printed on the other side of this letter, and to communicate from your own knowledge such further information respecting his constitution, health, and general manner of living, as may enable them to form an opinion on the safety of insuring his life; and I beg leave to observe that such information may be given with confidence, as it is an invariable rule with the office never to suffer the insurer nor any other person, except the directors, to read the answers of the referees, or even to know whether an answer has been received.

I have the honour to be, Sir,

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J. Morgan
Secretary

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