

THE CONCEPTION-BAY MAN.

NOTICE.

I will not be accountable for any debt contracted in my name, without my order.
SAMUEL GORDEN.
 Harbor Grace, May, 25 1857.

NOTICE.

PERSONS having claims against the estate of the late Isabella Richards are requested to furnish them to the subscribers.
 Harbour Grace } John Richards } Executors.
 May 23 1857. } Robert Walsh }

NOTICE.

Will be leased by Auction.

FOR A TERM of 40 years on Saturday the 30th Instant, AT 12 O'CLOCK ON THE PREMISES. All that corner lot of land situate on the South Side of Water Street, being part of the Thistle Estate, and formerly occupied by the late

THOMAS FOLEY.

Particulars will be made known at the time of Sale.

R. PERCHARD.

Auctioneer.

May 21 1857.

For Sale.

40 M. prime seasoned
PINE LUMBER,

30 M. Hemlock,
 80 M. Shingles,
 Now Landing ex "John Benson," and
 "Richard Brown."

RUTHERFORD & BROTHERS

May 15 1857.

The Subscribers.

ARE now landing ex Barque "Arethusa" and Brig "William Panton" from Liverpool
 A LARGE & VARIED ASSORTMENT OF
British Manufactured
GOODS
 Suitable for the fisheries.

ALSO
 500 Barrels prime PORK,
 AND
 Per. "Joachim & Hinrich" from Hamburg.
1270 Bags Bread.
500 Firkins Butter.
3 Pn. Leatherware
26 Boxes Window
Glass.

The whole of which will be disposed of on reasonable terms.

PUNTON & MUNN

May 12th 1857.

Choice Cienfugas Molasses.

THE SUBSCRIBERS.
 Are now landing ex Spanish Brigantine Bella from Cienfugas.

A Cargo of very Superior,

MUSCOVADO MOLASSES!
 Which will be disposed of on liberal terms.

April 28th 1857.
RIDLEY & SONS.

For Sale.

BY **PUNTON & MUNN,**
 The Cargo ex Rothesay from Baltimore
 CONSISTING OF

1527 Barrels superfine FLOUR.

200 do MEAL

50 do Mess BEEF

50 do PITCH

60 do TAR.

50 Boxes superior TOBACCO.

April 28th 1857.

FOR SALE

THAT comfortable and well finished Dwelling House formerly occupied by the late Capt. Cunningham, in breast of Mr. Mark Parsons, with a Brick Celler beneath, and Garden in front. The above property is for sale and the terms will be made accommodating.

Apply to the Subscriber.

Thomas Godden.

Jan. 21. 1857.

GOVERNMENT NOTICE.

THE BOARD OF WORKS
 WILL receive Sealed TENDERS until THURSDAY, the 28th MAY, Instant, at 12 o'clock Noon, for the erection of a

Light Tower Covered

W a y

Dwelling-House,

ON

BACALIEU ISLAND.
 Plans and Specifications of the above WORK can be seen on applications to the Secretary, to whom the TENDERS will be directed, and who will give every information as to the convenience in landing, and distance from the Water to the intended Site.
 (By Order.)

GEO. J. HOGSETT.

St John's May 13

Secretary B. W.

A CARD.

THE PROPRIETORS OF THE BOSTON

"Anglo-Saxon,"

WEEKLY NEWSPAPER

HAVING appointed Mr. CHARLES E. HIPPLEY, travelling agent for their Journal, in Newfoundland, beg leave to announce to their friends and the public generally, that Mr. H. is now in this city, residing at KNIGHT'S HOME, will be happy to receive the names of any who may feel disposed to facilitate his mission.

The Anglo-Saxon is devoted to International interests, Reciprocal Free Trade, Political and Commercial News, Literary and Scientific Information, &c., and contains in its pages all the essentials of a first-class family and business paper.

BARTLETT ST. JOHN & Co., Proprietors.
 14 Tremont Row, Boston, Mass
 St John's May 13.

Ridley & Sons.

HAVE received per Margaret Ridley An addition to their stock of

Manufactured & Store

GOODS

ALSO

BRIDPORT WARES

Of all descriptions

April 28th 1857

SPRING GOODS.

Ridley & Sons

HAVE just received per [Spirit of the Tug] and [Haidee] from Liverpool their Spring Supply of

STORE GOODS,

Comprising everything necessary for the FISHERY OUTFITS

ALSO

100 Firkins Irish BUTTER choice for family use.
 100 Tierces Irish PORTER which can be highly recommended.

Together with their usual extensive and varied assortment of
 British Manufactured GOOD

All will be sold on the most reasonable terms CASH.

April 14 1857.

PUNTON & Munn

ARE now landing [Ex Hampden] from
 Hamburg.
 600 Bags No 2 & 3 BREAD
 310 Kegs BUTTER

ALSO

Assortment

Of Men's Wellington Boots

Lambskin Caps &

Which will be sold on reasonable terms

Harbour Grace, February 25. 1857.

On Sale

BY

PUNTON & MUNN.

(Ex Laure from Baltimore.)

630 Barrels Superfine Flour
 400 Do., White Meal
 200 Do., Pork
 20 Bxs., Tobacco.

ALSO

(Ex Baltic from Baltimore & Sea Bird from Boston)

664 Barrels Superfine Flour

200 Do., Prime Pork

200 Do., Corn Meal.

Jan. 14 1857.

BRITANNIA LIFE

Assurance Company.

1, PRINCESS STREET, BANK, LONDON.

ESTABLISHED—1837.

Empowered by Special Act of Parliament, 17 Vict. cap. IX.

ADVANTAGES OF THIS INSTITUTION

INCREASING RATES OF PREMIUM.

A Table especially adapted to the securing of Loans or Debts, and to all other cases whereof Policy may be required for a temporary purpose only, but which may be kept up, if necessary, throughout the whole term of Life.

HALF-CREDIT RATES OF PREMIUM.

Credit given for half the amount of the First Seven Annual Premiums, the amount of the unpaid Half-Premiums being deducted from the sum assured when the Policy becomes a claim.

SUM ASSURED PAYABLE DURING LIFE.

The amount payable at the death of the Assured, if he die before attaining the age of sixty out to the assured himself, if he attain that age, thus combining a provision for old age with an assurance upon life.

ORPHAN'S ENDOWMENT BRANCH.

Established for the purpose of affording to parents and others the means of having Children educated and started in life, by securing annuities, to commence at the Parent's death, and to be paid until a child, if a son, shall attain his 21st year, or, if a daughter, her 25th year of age.

BRITANNIA MUTUAL

LIFE ASSOCIATION.

1, PRINCES STREET, BANK, LONDON.

INSTITUTED—1839.

Impowered by Her Majesty's Royal Letters Patent.

Annual Division of Profits—applied in reduction of the current year's Premium.

Policy-holders entitled to participate in the profits after payment of Five or Seven Annual Premiums according to the table of Rates selected.

Premiums charged for every three months difference of age—not, as is usually the case for every whole year only.

Half-Credit Policies granted on terms unusually favourable to the assured, the amount of half premium for which credit is given being liquidated out of the profits.

At the last Annual General Meeting a reduction 30 per centum was made in the current year's premium on all participating Policies.

Age of the Assured in every case admitted in the Policy.

Medical Attendants remunerated in all cases of the Reports.

Extract from Table with Participation in profits at Seven Yearly Payments.

(MUTUAL)

Quarterly Premium.

Half Yearly Premium.

Annual Premium.

Age.

Months.

Years.

Whole Annual Premium for remainder of Life.

Half Premium during First 7 years.

Age.

Months.

Years.

Whole Annual Premium for remainder of Life.

Half Premium during First 7 years.

Age.

Months.

Years.

Whole Annual Premium for remainder of Life.

Half Premium during First 7 years.

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Half Premium during First 7 years.

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Months.

Years.

Whole Annual Premium for remainder of Life.

Half Premium during First 7 years.

Age.

Months.

Years.

ROYAL INSURANCE COMPANY.

CAPITAL—£200,000,000, 100

SHARES £20 EACH. 1000,

TRUSTEES

JOHN SHAW LEIGH—

JOHN NAYL R. Esq., Esq.

DIRECTORS, ETC., LIVERPOOL

C. CHARLES TURNER, Esq., Chairman.

J. BRAMLEY MOORE, Esq., M. P., and

RALPH BROCKLEBANK, Esq., Deputy-Ch.

FIRE BRANCH.

Annual Premiums £130,000, exceeding at

most every Office in the United Kingdom.

Losses promptly and liberally paid.

SECURITY OF A LARGE CAPITAL ACTUALLY

PAID UP.

LIFE BRANCH.

Stamps on Policies not Charged. Forfeiture of Policy cannot take place from

unintentional mistake.

MEDICAL FEES PAID,

Moderate Premiums.—Large Bonus

Declared, 1855.

Amounting to £2 per cent. per annum on the

sum assured; being, on ages from

twenty to forty, 50 per

cent. on the premium.

PERIODS OF DIVISION EVERY FIVE YEARS

EXAMPLES:

Date of Policy.	Age.	Sum Assured.	Premium.	£ s. d.	£
1845	29	1,020	242	18 4	180
1846	24	1,000	194	5 0	160
1846	33	2,900	480	15 0	320
1847	10	300	46	4 0	42
1848	23	100	14	5 2	1
1849	27	500	46	18 4	4

"This Company added about £90,000 to its permanent capital, for the increased protection of its Insurers. This step distinctly shows that the Company has always acted upon the principle enunciated by one of the directors at the last Annual Meeting of the proprietors—that the interests of the assured have a paramount claim on the directors—a claim superior even to that of the shareholders themselves.

"From that moment, as might be expected, the Company attained the highest consideration throughout the country, and has retained it ever since. The result is shown in the unexampled fact that its Fire Revenue alone rose in about five years from little more than £30,000 to about £130,000!

"A further cause of this rapid growth lies somewhat more below the surface, but is yet of importance. From inquiry we learn that no fire office possessing half the above revenue annually deposits its accounts with the Registrar-general.

"The resources and balance-sheet of this great Company are, on the contrary, annually registered, and unmistakable evidence is thus given periodically of its capacity to meet its engagements."—Morning Herald, December 26, 1855.

"Indeed, the bonus of the 'Royal' may be pronounced to be larger than any yet declared by the mass of the English office. Here is an office which yields a fairly earned and wholesome reversionary bonus of 8 per centum in its Life Branch, and it regard to fire operations, can make this very enviable boast, that it has exceeded the Fire business of all but two of the London Fire offices—viz.; the receipt of nearly £130,000 per year in Fire premiums alone—some of which ancient offices have been in existence for a century! Equally successful and singular in both departments. Indeed, the Life Department may be said to present results equally as worthy of mention."—Morning Chronicle, November 28, 1855.

FREDERICK G. BUNTING, Esq., M.D.,

Medical Examiner

BROCKLEBANK & ANTHONY

Agents for Newfoundland

TO BE LET,

And immediate possession given, Bona Vista GOTTAGE

with Gardens and Out-houses,—lately in

the occupancy of Louis Emerson, Esq.

For particulars apply to

PUNTON & MUNN

NOTICE.

I will not be accountable for any debt contracted in my name, without a written order from myself.

Robert Morris.

Harbour Grace, May, 12 1857.