

THE CONCEPTION-BAY MAN.

The Subscribers.

ARE now landing ex Barque "Aethusa" and
"William Punton" from Liverpool
A LARGE & VARIED ASSORTMENT OF
**British Manufactured
G O O D S**
Suitable for the fish-
eries.

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 reason-
able terms.
PUNTON & MUNN
May 12th 1857.

**Choice Cienugas Mo-
lasses.**

THE SUBSCRIBERS.
Are now landing ex Spanish Brigantine Bella
from Cienfuegos.
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
1827 Barrels superfine FLOUR,
300 do MEAL,
50 do Meas BEEF
60 do PITCH
50 do TAR.
50 Boxes superior TOBACCO.
April 28th 1857.

Ridley & Sons.

HAVE received per Margaret Ridley
An addition to their stock of
**Manufactured & Store
G O O D S**
ALSO
BRIDPORT WARES
Of all descriptions
April 28th 1857

For Sale.

The fine fast sailing Schooner
ORNAMENT
Burthen per Register 61 Tons
Substantially built, and well found in Sail-
Rigging and Ground Tackle, a very desir-
able craft for a Coaster.
Apply to
CLIVE WOOD &

NOTICE.

**Office of the Board of
Works,**
April 8th, 1857.
The following resolutions were adopted by the
Board on the 4th inst:
Resolved.—That the Board of Works will not
be accountable for any expenditure on Roads,
Public Buildings, or any institution over which it
has control, except such expenditure shall be
ordered by the Board, such order to be verified
by the written order of the Chairman and Sec-
retary for such expenditure.
Resolved.—That no Surveyor or Inspector of
Roads, or servant of the Board, shall give or
have authority to give any order for Supplies, or
work of any description, without first obtaining
the written order of the Chairman and Secre-
tary.

FOR SALE

NOW LANDING by the Subscribers, ex Brig
Greyhound, from Baltimore—
300 Barrels Prime PORK
750 Superfine FLOUR,
300 White CORN MEAL,
20 Bags COFFEE.
RIDLEY & SONS.
Dec. 24, 1856.

THE UNDERSIGNED, in respectfully ten-
dering his acknowledgements to the Sub-
scribers to his

**Chart of the Town and
Harbour of St
John's, and
Dairy Tables, &c.**

Begs to inform them that he has received both
of these works, which were lithographed in Eng-
land, in a superior style of finish, and are now
ready for delivery. A few extra copies will be
on hand for a short time for disposal, at the pub-
lishing price, if early application be made.
PRICE—Charts, 20s. Tables, 10s. Frames and
Fixings for Tables can be supplied for 15s. and
for Charts 20s. Samples of which may be seen
at Mr. McConnan's Book-store
FREDERICK R. PAGE
St. Johns April 29

SPRING GOODS.

Ridley & Sons
HAVE just received per Spirit of the Times
and Haidee from Liverpool their Springs
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
AN
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.

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.

BY THE SUBSCRIBERS,

Ex Boneta from Baltimore,
superfine Baltimore Flour, Prime Pork
White Corn Meal, Rice:
Ex Acacia, from Mont real,
superfine Flour, Butter, Pease, & c
And ex Queen, from Liverpool,
An Assortment of British Manufactured
G O O D S
which will be sold low for Cash, Fish
or Oil.
Oct. 15. **WM DONNELLY.**

TO BE LET,

And immediate possession given,
Bona Vista GOTTAGE,
with Gardens and Outhouses, lately in
the occupancy of Louis Emerson, Esq.
for particulars, apply to
PUNTON & MUNN.

**BRITANNIA LIFE
Assurance Company.**

1, PRINCES STREET, BANK, LONDON.
ESTABLISHED—1837.
Empowered by Special Act of Parliament, IV
Vict. cap. IX.
ADVANTAGES OF THIS INSTITUTION
INCREASING RATES OF PREMIUM.
A Table especially adapted to the use 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 un-
paid 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 As-
sured, 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 annu-
ties, 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.
INSITUATED—1839.
Impowered by Her Majesty's Royal Letters
Patent.
Annual Division of Profits—applied in reduc-
tion 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 se-
lected.
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 unusu-
ally favourable to the assured, the amount of
half premiums for which credit is given being
liquidated out of the profits.
At the last Annual General Meeting a reduc-
tion 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 after Seven Yearly Payment of Premium.

Age.	Months.	Years.	Quarterly Premium.		Half Yearly Premium.		Annual Premium.		
			£	s. d.	£	s. d.	£	s. d.	
20	0	0	0	12	4	2	1	7	6
30	0	0	0	12	4	2	1	7	6
40	0	0	0	12	4	2	1	7	6
50	0	0	0	12	4	2	1	7	6
60	0	0	0	12	4	2	1	7	6

Whole (Annual) Premium for remainder of Life.
£ 1 19 2 2 3 6 3 0 10 2 18 4 5 6 13 4
Half Premium during First 7 years.
£ 0 19 7 1 1 0 1 4 11 1 14 10 2 2 12 8 8
Age.
25 30 35 40 45 50 55 60
Detailed prospectuses, and every requisite infor-
mation as to the mode of effecting Assurances
may be obtained upon application to
ROBERT PROWSE,
NOTARY PUBLIC,
Agent for Newfoundland
January 26.

TEACHER WANTED.

FOR the School at the Dock, Port de Grave.
Salary £40 currency per annum, with Fees.
Apply to the Rev. MARTIN BLACKMORE,
Chairman Provincial Educational Board, Bay
Roberts.

ROYAL INSURANCE COMPANY

CAPITAL—\$200,000,000, in
SHARES £20 EACH, 1000.
TRUSTEES
JOHN SHAW LEIGH
JOHN NAYL R. Esq., F.R.S.
DIRECTORS, ETC., LIVERPOOL
CHARLES TURNER, Esq., Chairman.
J. BRAMLEY MOORE, Esq., M. P., &c.
RALPH BRACKLEY BALE, Esq., &c.

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. Forfeitures of Policy cannot take place from unintentional mistake.
MEDICAL FEES PAID.
Moderate Premiums.—Large Bonuses 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.	Per cent.
1845	29	1020	242 18 4	18 0
1846	24	1000	194 5 0	16 0
1846	33	2900	480 15 0	32 0
1847	10	300	46 4 0	4 2
1848	28	100	14 5 2	1 2
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 indicated 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 ear- nest 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.

WARREN, BROTHERS

St. John's.....NEWFOUNDLAND
COMMISSION MERCHANTS AND GENERAL AGENTS
C. S. WARREN
Agents for the Life Assurance Company