

THE CONCEPTION-BAY MAN.

ON SALE

PUNTON & MUNN

Are now landing Ex *Clho* from Baltimore:

150 Brls. Superfine FLOUR

50 do. prime PORK

50 do. prime BEEF

20 boxes Superior TOBACCO

Which will be sold at reasonable rates.

Harbour Grace

Jan. 9th 1858.

Sale of Books

THE Valuable collection of Books lately forming the Sons of Temperance Library, will be sold at the shop of the subscriber by public auction every Evening, and by Private bargain during the day until the whole are disposed of—Sale to commence on Friday Evening next, the 18 inst., at 7 o'clock.
Harbour Grace, H. W. TRAPNELL, Dec. 16 1857.

ON SALE

Ridley & Sons

Have just landed Ex *Robert Reed*, from Alexandria,

Brls. Ex. Spfine. Flour

Strongly recommended,

—ALSO—
Ex *Thomas*, from Montreal,

300 Brls. Sp. Flour

50 do. Pease,

30 do. Oatmeal,

100 Kegs Butter.

Oct. 8th.

PUNTON & MUNN,

The cargo of the Schooner "*Navigator*" from Hamburg—Consisting of

1140 Bags No. 1 2 & 3 BREAD,

150 Firkins Randers

BUTTER,

and an additional supply of mens and boys **BOOTS**

—ALSO—
Now landing Ex Brig "*Julio*" from New York

200 Barrels Prime PORK,

550 do. Extra Sp. FLOUR,

Selling off at low rates for Cash.
Nov. 24th, 1857.

PUNTON & MUNN are now Landing Ex Schooner *Susan* from Hamburg.
Barr No.

FIELD FOR SALE!

The Subscriber has received instructions to Sell by Private Bargain, a FIELD, situated in the rear of Harvey and Noad Streets and forming a desirable Site for a Cottage—the greater part has been under cultivation.
H. W. TRAPNELL
Harbour Grace, Nov. 4th 1857.

ON SALE.

The Subscribers

Have received per *Mary Banford* from Liverpool, a further Supply of British **Manufactured Goods,**

—ALSO—

Gunpowder & Shot,
(S. S. G.)

And other articles suitable for

HEALING OUTFIT.

Ridley & Sons.

Oct. 28th, 1857.

Superfine Flour.

PUNTON & MUNN

Are now landing Ex *Justina Randell* from Baltimore.

1200 bls. Superfine FLOUR.

Cheap for Cash or FISH.

October 6.

For Sale

BY THE SUBSCRIBER,

150 Barrels Extra Baltimore FLOUR,

imported for family use.

DANIEL GREEN.

Ridley & Sons

Have just received Ex *Marian Ridley* from New York

1400 Brls. Superfine FLOUR
100 do. Mess PORK,
50 half do. do. do.
30 Sacks Superior Rio COFFEE.

Oct. 28th, 1857.

The Subscribers.

Have just received per *Queen* from Liverpool

BRITISH MANUFACTURED GOODS.

Which they now offer for sale

RUTHERFORD BROTHERS

30.

BUTTER.

400 Tubs BUTTER per *Highlander* and *Limy Corbett*.

Can be recommended as a

PRIME ARTICLE.

RUTHERFORD BROTHERS

For Sale.

BY THE SUBSCRIBERS

Ex *Berque Queen*

from Liverpool

imported selection of

NOTICES.

THE SUBSCRIBER would respectfully intimate to his Friends and the Public that he has commenced business, on his own premises, as general Dealer and Commission Agent, and hopes, by strict attention and assiduity to merit a share of public patronage and support.
Dec. 6. NICHOLAS PAYNE.

THE SUBSCRIBERS are prepared to receive Orders from parties who are desirous of obtaining M E N from WATERFORD for next Summers operations in this Country.

Parties applying must be prepared to authorize an engagement with the Men for a certain period, and all Orders must be given before the 15th December next.

JAMES & ROBERT KENT.
Orders may also be sent to
Mr. J. MCCARTHY, Cardiacar.
Mr. P. DELVEREUX, Harbour Grace.
Mr. JAS. TARRAHAN, Brigus.
Oct. 23.

COMMERCIAL BANK OF NEWFOUNDLAND.

NOTICE.

INTEREST at the rate of Four per Cent. per annum, is allowed by this Bank for Money on Special Deposit.

(By order of the Board.)

R. BROWN, Manager.

Sept. 5.

UNION BANK OF NEWFOUNDLAND.

NOTICE.

INTEREST at the rate of 4 per Cent. per annum, will be allowed by this Bank for Money on Special Deposit, and all Parties now holding Deposit Receipts, will be credited at the same rate from this date.

(By order of the Board)

J. H. W. SMITH, Manager.

Sept. 4.

MEDICAL ESTABLISHMENT.

BEGS to inform his friends and the public, that having just received per "*SUPERIOR*" from Liverpool, a well selected assortment of Medicines & Perfumery, of the best quality. He has opened the above Establishment, trusting that considerable experience in this line of business in St. Johns, with great care and attention on his part, will insure him a share of public patronage and support.
JOHN FENNELLE, Jnr.
August 26.

Just Received.

EX BALTIC from Baltimore.

628 Barrels superfine FLOUR.

129 do. Prime PORK.

ALSO

Ex "*Cecile*" from Montreal.

60 Casks family BUTTER.

Cheap for Cash, Fish, or Oil.

Sept. 8.

By the subscriber.

20 Boxes Congou

Tea

A SUPERIOR ARTICLE.

10 Boxes good retailing

Tobacco,

20 Sides Sole Leather,

ALSO

an assortment British Manufactured

Goods.

Notices.

LANIERIA LIFE

Assurance Company

1, PRINCESS STREET, BANK, LONDON.

ESTABLISHED—1807.

Empowered by Special Act of Parliament, 17 & 18, cap. IX.

ADVANTAGES OF THIS INSTITUTION.

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

HAL-CREDIT RATES OF PREMIUM.
Credit given for half the amount of the First Seven Annual Premiums, the amount of 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 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 Parents' 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.

Empowered 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 month 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 premiums 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.

Age	Months	Extract from Table with Participation in profits after Seven Yearly Payments.	
		Quarterly Premium.	Half Yearly Premium.
20	0	1000000000	1000000000
30	0	1000000000	1000000000
40	0	1000000000	1000000000
50	0	1000000000	1000000000
60	0	1000000000	1000000000
70	0	1000000000	1000000000
80	0	1000000000	1000000000
90	0	1000000000	1000000000
100	0	1000000000	1000000000

Age	Months	Extract from Table with Participation in profits after Seven Yearly Payments.	
		Annual Premium.	Half Yearly Premium.
20	0	1000000000	1000000000
30	0	1000000000	1000000000
40	0	1000000000	1000000000
50	0	1000000000	1000000000
60	0	1000000000	1000000000
70	0	1000000000	1000000000
80	0	1000000000	1000000000
90	0	1000000000	1000000000
100	0	1000000000	1000000000

Age	Months	Extract from Table with Participation in profits after Seven Yearly Payments.	
		Whole Annual Premium for remainder of Life.	Half Premium during First 7 years.
20	0	1000000000	1000000000
30	0	1000000000	1000000000
40	0	1000000000	1000000000
50	0	1000000000	1000000000
60	0	1000000000	1000000000
70	0	1000000000	1000000000
80	0	1000000000	1000000000
90	0	1000000000	1000000000
100	0	1000000000	1000000000

Detailed prospectuses, and every requisite information as to the mode of effecting Assurances may be obtained upon application to

ROBERT PROWSE,

NOTARY PUBLIC,

Agent for Newfoundland

PERSONS having claims against the estate of the late Isabella Richards are requested to furnish them to the subscribers: Harbour Grace & John Richards & Examiners. 1857. & Robert Walsh &