

THE CONCEPTION-BAY MAN

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DAY APRIL 15, 1857

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For Sale,

NINETEEN Years Interest, in a Commo-
dious House. Centrally Situated (Near
Tricents Hotel) consisting of two Tenements,
with shop in each and well finished rooms, on
basement and second story, there is also a good
Bakery attached with yard, Pump, and Store
House, and convenient access for cartage to the
yard.

Ground rent,
£11 currency per annum.
Apply to
SILAS KNAPTON.
Harbour Grace.
April 14th 1857.

EXCELLENT ADVER-
TISING MEDIUM.

THE ANGLO-SAXON, EUROPEAN AND
COLONIAL GAZETTE, weekly newspaper, published
at 41 Tremont Street, Boston, Mass., now
in its second volume, presents unusual facilities
to the

ADVERTISING PUBLI-
Having a large and increasing circulation
throughout the United States and the British
North American Provinces, including East and
West Canada, New Brunswick, Nova Scotia,
P. E. Island, and Newfoundland. In Canada it
is liberally patronized by professional men, mer-
chants, farmers, and trades-people of all classes
and is forwarded regularly every week to the
following places, viz:

- CANADA WEST.**
- Toronto, London, Hamilton,
 - Kingston, St. Catharines, Cayman,
 - Port Sarala, Brantford, Niagara,
 - Woodstock, Amherstburg, Windsor,
 - Ingersoll, Throvid, Comberwood,
 - Merrittsville, Stratford, Drummondv.
 - Berlin, Galt, Fergus,
 - Dundas, Snaxepare, Etora,
 - N. Hamburg, Aylmer, Milton,
 - Caipewa, Osgawa, Whitby,
 - Brampton, Port Rowan, Port Dover,
 - Vienna, Seneca, Cayuga,
 - Newcastle, Simcoe, Bowmanville,
 - Oxererville, St. Thomas, Duquille,
 - St. Mary's, Paris, Belleville,
 - Caledonia, Trenton, Prescott,
 - Cobourg, Port Hope, &c., &c., &c.

CANADA EAST.

- Quebec, Montreal, Hull,
- Sagareoche, Peta, St. Hyacinthe,
- Compton, Hutey, Three Rivers,
- Seain Pointon, &c., &c.

This Journal is devoted to international inter-
ests, reciprocal free trade, political and comm-
ercial news, literary and scientific information &c.
It embraces twenty-four columns of closely
printed matter—original and selected—and
combines in its arrangements all the essentials of
a first-class family and business paper. The
Anglo-Saxon circulates in Great Britain, and
several of the adjacent European king-
doms.

TERMS:—Three dollars per annum, with a
discount of one dollar if paid in advance.

ADVERTISEMENTS:—First insertion ten cents
per line, and each repetition five cents. A lib-
eral allowance for advertisements over three
months.

BARTLETT, ST. JOHN, & CO. Publishers.

For Sale.

BY PUBLIC AUCTION.
ON Thursday the 16th April at the
Court Harbour Grace the under-
mentioned property belonging to the
Insolvent Estate of James Munton is.

- Plantation Situate at Mosquito.
- 1 Old Herring Net.
- 4 do Cod Bag
- 2 Coils Rope
- 1 Gun
- 4 Grapnels
- 1 Old Cod Seine at Labrador
- 2 Coils Rope
- 2 Fishing Skiffs

A lot of Household furniture particulars of which
will be given in Hand Bills previous to the
day of Sale

A Fishing Room at Camp Island Labrador.
Interest in a Pew in the Wesleyan Chapel,
Carbonear.

WILLIAM DONNELLY Trustee.

THE LAST OF THE
ABORIGINES.

A FEW Copies of this Newfoundland Poem
remain to, be disposed of at this Office

PROTESTANT BOARD OF
EDUCATION.

Wanted Immediately.

A MASTER for the School, Upper Island
Cove a competent and respectable person,
who can be well recommended. Salary £40
with fees. Application to be made before the
27th inst. to the Rev. Bertram Jones,
Chairman
Harbour Grace April 7th 1857

For Sale.

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

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 fer simple and the terms
will be made accomodating.
Apply to the Subscriber.
Thomas Godden.
Jan. 21. 1857.

FOR SALE

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

Ridley & Sons.

HAVE just received per "Belle," from Deme-
nara—
100 Puncheons very superior MOLASSES,
20 Hogsheads bright SUGAR.
All of new Crop, which will be sold cheap
CASH.
Harbour Grace, Dec. 16, 1856. Im.

BY THE SUBSCRIBER,
Ex Boneta from Baltimore,
superfine Batimara Flour, prime Pork
White Corn Meal, Rice:
Ex Acastus from Montreal,
superfine Flour, Butter, Cheese, &
And ex Queen from Liverpool,
An Assortment of British Manufactures
which will be sold low for Cash, F
or Oil.
Oct. 15. WM DONNELLY

TO BE LET.

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

BRITANNIA LIFE
Assurance Company.

1, PRINCESS 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 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 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-
ities, 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, PRINCESS 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.

Age.	Months.	Quarterly Premium.		Half Yearly Premium.		Annual Premium.	
		d.	s.	d.	s.	d.	s.
25	0	0	12	0	24	0	36
30	3	0	12	0	24	0	36
35	6	0	12	0	24	0	36
40	9	0	12	0	24	0	36
45	12	0	12	0	24	0	36
50	15	0	12	0	24	0	36
55	18	0	12	0	24	0	36
60	21	0	12	0	24	0	36

Age.	Months.	Whole [Annual] Premium for remainder of Life.		Half Premium during First 7 years.	
		d.	s.	d.	s.
25	0	1	19	0	19
30	3	1	13	0	13
35	6	1	7	0	7
40	9	1	4	0	4
45	12	1	2	0	2
50	15	1	1	0	1
55	18	1	0	0	0
60	21	1	0	0	0

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 28.

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

ROYAL INSURANCE COMPANY.

CAPITAL — £200,000,000. 1850.
SHARES £20 EACH. 1000.

TRUSTEES
JOHN SHAW LEIGH —
JOHN NAYL & Esq., Esq.
DIRECTORS, ETC. &c. LIVERPOOL
HARLES 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. Forfeitu-
res of Policy cannot take place from
unintentional mistake.
MEDICAL FEES PAID,
Moderate Premiums.—Large Bonus
Decl. red, 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:

Year	Policy	Sum Assured.	Premium.	£	s.	d.
1845	29	1 020	242	18	4	18
1846	24	1 000	194	5	0	16
1846	33	2 900	480	15	0	32
1847	10	200	46	4	0	4
1848	23	100	14	5	2	1
1849	27	500	46	18	4	46

This Company added about £200,000
to its permanent capital, for the increased
protection of its Insurers. This step sin-
gularly shows that the Company has always
acted upon the principle, announced 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 ex-
pected, the Company attained the highest
consideration throughout the country, and
has retained it ever since. The result is
shown in the uter exampled fact that its Fir-
Revenue alone rose in about five year
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 unimpeached.
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 in
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 premi-
ums alone—some of which ancient office
have been in existence for a century!
Equally successful and singular in both
departments. Indeed, the Life Depart-
ment may be said to present results equal-
ly worthy of mention."—Morning Chronicle
November 28, 1855.

FREDERICK G. BUNTING, Esq., M.D.,
Medical Examiner
BROCKLEBANK & ANTHONY,
Agents for Newfoundland.

J. WARREN, ...
ST. JOHN'S... NEWFOUNDLAND
COMMISSION MERCHANTS AND GENERAL
AGENTS
C. S. WARREN