

THE CONCEPTION-BAY MAN.

NOTICE.

The Annual Meeting of the Harbour Grace Branch of the British and Foreign Bible Society, will be held at the Free Church in this Town, on Thursday evening next, at 7 O'clock.  
24th Nov. 1857.

On Sale

BY PUNTON & MUNN,  
The cargo of the Schooner "Navigator" from Hamburg—Consisting of

1140 Bags No. 12 & 3 BREAD,  
250 Fikins Randers BUTTER,

AND an additional supply of mens and boys BOOTS  
—ALSO—  
Now landing Ex Brig "Julio" from New York

200 Brels Prime PORK,  
550 do. Extra Sp. FLOUR,  
Selling off at low rates for Cash.  
HARBOR GRACE,  
Nov. 24th, 1857.

STEAM-TUG

"DAUNLESS."

REDUCED RATES OF TOWAGE.

IN order to meet the views of the Trade, the subscriber announces a reduction on the rates hitherto charged. Such reduced rates to continue until further notice.

All other regulations as formerly advertised.	
60 Tons	£1 10 0
From 50 to 100 tons 6d. per ton additional	2 15 0
100 Tons	4 16 8
From 100 to 200 tons 5d. per ton additional	5 13 4
200 Tons	6 5 10
From 200 to 250 tons 4d. per ton additional	7 10 10
250 Tons	9 0 0
From 250 to 300 tons 3d. per ton additional	10 5 0
300 Tons	11 10 0
From 300 to 450 tons 2d. per ton additional	13 0 0
450 Tons	14 10 0
From 450 to 500 Tons	16 0 0
" 500 to 600 "	
" 600 to 700 "	
" 700 to 800 "	
" 800 to 900 "	
" 900 to 1000 "	

DAVID STEELE.

Oct. 23

Opened for a short Period in the Shop opposite Messrs Ridley & Sons, a supply of Books & Stationery.  
THOMAS M'CONNON

ON SALE

PUNTON & MUNN are now Landing Ex Schooner "Susan" from Hamburg  
1762 Bags No. 12 & 3 BREAD  
300 Firkins BUTTER

ALSO a large Assortment of mens and boys Boots

Yarn Hose  
Caps and Frocks  
Selling at low rates for CASH.  
Harbour Grace,  
Nov. 4th

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

The Subscribers.

Have received per Mary Banfield from Liverpool, a further Supply of British

Manufactured Goods,

—ALSO—

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

And other articles suitable for SEALING 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 GREN.

Ridley & Sons

Have just received Ex Maria, Ridley from New York

1400 Brls. Superfine FLO R  
100 do. Mess PORK,  
50 half do. do do,  
30 Sacks Superior Rio COFFEE.  
Oct. 23th, 1857.

The Subscribers.

Have just received per Queen from Liverpool

A general assortment of BRITISH MANUFACTURED GOODS.

Which they now offer for sale Cheap for Cash,  
RUTHERFORD BROTHERS

Sept. 30

BUTTER.

400 lbs BUFR per Highlander and Emly Corbett,  
Can be recommended as a PRIME ARTICLE.  
RUTH ERFOED BROTHERS

For Sale.

BY THE SUBSCRIBERS  
Ex Barque Queen  
20 days from Liverpool  
their usual extensive and varied selection of British Manufactured

GOODS

Suitable for the Season  
ALSO  
TEAS—Souchong Hyson and Congon  
COFFEE SUGAR RICE &c  
CHEAP for CASH—Fish and Oil.  
PUNTON & MUNN.

Sept. 16

The subscribers.

HAVE received a prime article of Irish

BUTTER.

Which will be disposed of, Cheap for Cash  
RIDLEY & SONS.

Sept. 15, 1857.

NOTICES.

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 authorise 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, Carbonear.  
Mr. P. DEVEREUX, Harbor 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 new holding Deposit Receipts, will be credited at the same rate from this date.

(By order of the Board)

JOHN W. SMITH,  
Manager.

Spt. 4

HARBOR GRACE, MEDICAL ESTABLISHMENT. THE UNSUBSCRIBER

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 FENNELL, Jr.  
August 26.

Warren, Brothers.

ST. JOHN'S.....NEWFOUNDLAND

COMMISSION MERCHANTS AND GENERAL

AGENTS

C. S. WARREN

NOTARY PUBLIC

Agents Canada Life Assurance Company

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.  
PUNTON & MUNN.  
Sept. 8.

By the subscriber.

20 Boxes Congou Tea

A SUPERIOR ARTICLE.  
10 Boxes good retailing Tobacco,

20 Sides Sole Leather,

ALSO

A large assortment British Manufactured Goods.  
CHEAP FOR CASH.  
J. B. DRYSDALE.  
Sept. 15.

Notices.

LANBRIA LIFE

Assurance Company

1, PRINCESS STREET, BANK, LONDON.

ESTABLISHED—1837.

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

ADVANTAGES OF THIS INSTITUTION

INCREASING RATES OF PREMIUM.  
A Table especially adapted to the securing Loans or Debts, and to all other cases where 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 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 aid 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 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 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.

Quarterly Premium.	10	15	20	25	30	35	40	45	50	55	60	65	70	75	80	85	90	95	100
	£	0	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28
Half Yearly Premium.	10	15	20	25	30	35	40	45	50	55	60	65	70	75	80	85	90	95	100
	£	1	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30
Annual Premium.	10	15	20	25	30	35	40	45	50	55	60	65	70	75	80	85	90	95	100
	£	2	28	30	32	34	36	38	40	42	44	46	48	50	52	54	56	58	60

(MUTUAL) Extract from Table with Participation in profits after Seven Yearly Payments.

Age	Years, Months.	Whole (Annual) Premium for remainder of Life.	Half Premium during First 7 years.	Age	Years, Months.	Whole (Annual) Premium for remainder of Life.	Half Premium during First 7 years.
25	30	£ 1 19 2	£ 0 19 7	30	30	£ 2 19 2	£ 0 19 7
30	30	£ 2 19 2	£ 0 19 7	35	30	£ 3 19 2	£ 0 19 7
35	30	£ 3 19 2	£ 0 19 7	40	30	£ 4 19 2	£ 0 19 7
40	30	£ 4 19 2	£ 0 19 7	45	30	£ 5 19 2	£ 0 19 7
45	30	£ 5 19 2	£ 0 19 7	50	30	£ 6 19 2	£ 0 19 7
50	30	£ 6 19 2	£ 0 19 7	55	30	£ 7 19 2	£ 0 19 7
55	30	£ 7 19 2	£ 0 19 7	60	30	£ 8 19 2	£ 0 19 7

(PROPRIETARY) Extract from Table with Participation in profits after Seven Yearly Payments.

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 } Executors  
May 18 1857. } Robert Walsh }