

his Excellency on Thursday with the following Address:—

To His Excellency HENRY PRES-COTT, Esq., C. B., Governor and Commander-in-Chief in and over the Island of Newfoundland and its Dependencies, &c. &c.

MAY IT PLEASE YOUR EXCELLENCY,

We, the Representatives of His Majesty's loyal subjects the inhabitants of Newfoundland, in Colonial Parliament assembled, beg leave to thank your Excellency for the speech with which you have been pleased to open the present session.

We fully appreciate the considerate motive which has induced your Excellency to assemble us at a season of the year when a short intermission of our private pursuits will allow us to give to the public business undivided attention.

The tranquility that pervades all classes in the country afford us, in common with your Excellency, sincere satisfaction; and we doubt not that by the enactment of wholesome and salutary laws that tranquillity will be rendered permanent.

Experience has shown that in all countries civilization has kept pace with the means of facilitating intercourse; we therefore thank your Excellency for calling our attention to the inefficiency of some of the provisions of so important an enactment as the Road Bill, which shall not fail to receive our early consideration.

To the improvement of the Judicature, and the framing of such enactments as will become necessary in consequence of the Fishery Act having expired, we will direct our attention with that care and prudence which a due sense of the injury that might result from sudden and incautious changes made in Laws affecting the vital interests of the Colony, must necessarily inspire.

The causes that prevent your Excellency from drawing our attention more immediately to the means of promoting public education are obvious; and it is to us a matter of deep regret that your Excellency's humane and enlightened views on this interesting subject, cannot at present be acted on; it is however, consoling to learn that your Excellency's opinions of the elements of the Community over which you preside have been so justly formed.

We regret that on your Excellency's assumption of the Government, you should have found yourself compelled by the inadequacy of the remaining funds, to have recourse to the issue of Treasury Notes; and we agree with your Excellency that the sooner these Notes can be called in the better.

We beg to assure your Excellency that all our energies shall be applied to the establishment of a sound and wholesome system of Finance, capable after effectuating all possible retrenchments, of defraying the civil expenditure of the Colony.

We thank your Excellency for having directed an estimate for the ensuing Financial year, and various other documents, to be prepared for our information; and also for the assurance that your Excellency will be always anxious to prevent unnecessary expenditure, and to enforce every due provision for that purpose.

The satisfaction which your Excellency has been pleased to express at having been appointed to administer the Government of this Island, at a time when its independent Legislature is fully established, we hail as the harbinger of that prosperity to the Colony, which is the benevolent wish of your Excellency's heart. That Government in which the people have a rational control is the easiest and the best; and such sentiments openly and without reserve expressed by your Excellency afford the best earnest that our endeavours supported by the cordial concurrence of your Excellency, will realize the expectations of the people and fulfil the paternal hopes of our most gracious Sovereign.

To which Address His Excellency was pleased to reply as follows:

Mr Speaker, and Gentlemen of the House of Assembly,—

I receive your Address with great satisfaction, and thank you for your determination to proceed promptly to the consideration of the subjects to which I have drawn your attention.

I look forward with hope and confidence to a happy result of your labors, for the public good.

Government House,  
15th January, 1835.

**Notice to Creditors.**

SUCH Creditors as have proved their Claims on the Estate of GEORGE EDWARD JAKUES, of Carbonear, Merchant, Insolvent, may receive THREE SHILLINGS Currency, in the Pound, on the amount of their respective demands, on application to

JOHN ELSON, } Trustees to said  
JAMES LOW } Estate,  
By his Attorney  
JAMES HIPPLISLEY.  
Carbonear, Jan. 21, 1835.

**RULES**

OF THE  
**Mutual Insurance Society**  
OF  
**CONCEPTION BAY,**

ADOPTED AT A MEETING OF SHIP-OWNERS,  
ON FRIDAY, 23d JANUARY, 1835.

**RULE I.**—This Scheme of Insurance shall be mutual.

**II.**—It shall consist of the Owners, or legal Representatives of such decked Vessels, as may be approved of, by the Committee hereafter appointed.

**III.**—It shall remunerate the Owner for a total loss, occasioned by the Winds, Seas, Rivers, Rocks, Shoals, Ice, Lightning, Fire, (in Port, and at Sea.) Enemies, Pirates, Thieves, or by any other means whatsoever; provided the Owner, Master and Mariners, shall not be able to prevent it. It shall not make good any loss arising from Beating of the Master or Mariners. Neither shall it pay for losses occasioned by smuggling, or any kind of illicit trade.

**IV.**—It shall pay the Owner for such partial average losses, as shall (with the incidental charges) amount to fifteen per cent, on the sum insured, if the Vessel be stranded at the time of sustaining such partial loss, but not otherwise. This Rule shall apply solely to vessels stranded on the Coast of Newfoundland and Labrador; or to Vessels that may be stranded on the Coasts of the neighbouring Colonies, whilst employed in the Fisheries of this Country. No averages shall be allowed to Vessels stranded in a Foreign Country.

**V.**—This Scheme shall insure Vessels fitted out for Sealing, Fishing and Coasting Voyages; while engaged in occupations within the limits of this Government, and its Dependencies, or to any Port in Europe, outside the Straits of Gibraltar; not farther East than London inclusive, and within the parallel of 36 degrees and 55 degrees North Latitude, (excepting the Azores;) or to any Port on the Coast of America, as far South as New York inclusive; from 12 o'clock at night, on the fifth day of March, until 12 o'clock at night on the last day of November ensuing.

Vessels that leave a Port in Europe for Newfoundland after the fifteenth day of October; or leave a Port in America for Newfoundland after the tenth day of November; or leave Newfoundland or Labrador for a port in Europe after the last day of October; or leave Newfoundland for a Port in America after the last day of October, shall not be insured in this Scheme, and if lost, shall not be paid for.

Any Vessels that may enter the Scheme, after the first day of May, shall be rated for their proportion of losses from the date of their respective Certificates of entry, but no Vessels shall be entered after the 20th day of June. All Vessels belonging to this Scheme shall be insured in Port, as well as at Sea.

**VI.**—The Owners of all Vessels to be insured in this Scheme shall give to the Secretary, the name, age, and tonnage of such Vessels, the names of the Masters, and the Owner's valuation of the Vessels in currency or the sum for which they would wish to have them insured, all which shall by the Secretary be laid before the Committee, for them to approve or disapprove of such Vessels and their valuation as they may consider necessary. If the Committee should disapprove of a Vessel, or the valuation given to a Vessel by the Owners; the Secretary shall notify the same to the Owners; and all Vessels approved of by the Committee, shall be entered in the Scheme, and the Secretary shall give to the Owners a Certificate of such entry, which shall be held by the Owners, and be considered a proof of such Vessels being insured, and in case of loss, shall form the groundwork of the policy. The Owner of each Vessel, or his proper Attorney, shall sign and seal these Rules, and the power of Attorney to the Secretary, (previous to the Vessel being admitted, or insured in the Scheme. This Scheme shall not insure more than One Thousand Pounds Currency on any one Vessel.

**VII.**—The names, valuation &c., of all Vessels intended for the Sealing Voyage, must be sent to the Secretary before the 1st of March, and of any Vessels to be entered for the Summer, may be sent to the Secretary at any time between the first day of May and the twentieth day of June.

**VIII.**—The undermentioned twenty persons are nominated to represent every individual member of the Society in a Committee viz.

Messrs. John Elson, Robert Pack, George Forward, William Best, William Howell, Thomas Chancey, William W. Bemister, Simon Levi, James Forward, Richard H. Taylor, Felix McCarthy, James Legg, John Penny son of John, Edward Dwyer, William H. Taylor, Stephen O. Pack, William Brown, Joseph Jeffers, Robert Ayles, Thomas Grant, and Richard Brausfield Senr. by whose judgment or that of any eleven of them, when regularly convened, and when given in writing on the records; we engage ourselves to abide, each person for himself,

his heirs and assigns, as regards the particular share of every individual insurer. It is nevertheless to be understood, that although such power is vested in the Committee, yet they are to govern themselves by these Rules.

**IX.**—The following persons are to be Treasurers for the Scheme viz.—Messrs. Robert Pack, John Elson, Thomas Chancey, William W. Bemister, and George Forward, who agree to make no charge for any trouble the office may give them. They are to be accountable for what moneys they may from time to time receive belonging to the Members of the Society, but for no more; nor shall they, or either of them, be required to make good any loss that may arise from bad Bills.

**X.**—Mr Thomas Newell is Secretary; who as a remuneration for his services, shall be paid fifteen shillings for each Vessel that shall be entered in the scheme for which besides his labour, he is to provide Policies when necessary; as well as what stationary may be required; give to each insurer a copy of the Rules; settle and collect the amount of losses, and do all other things required of him according to the Rules.

**XI.**—The Secretary shall fill up a Policy in accordance with the Rules, and deliver it to every person sustaining a loss within the Rules, in ten days after being called on for the same, signed by him on behalf of each insurer, consonant to a power of Attorney to be given him for that purpose, in default of which, he shall forfeit a fourth part of his fees.

**XII.**—Any Vessel going on a voyage for which the Scheme does not insure, or any Vessel laid up for the summer in Harbor, to be repaired; may between the twentieth day of May and the tenth day of June, be withdrawn from the scheme, on the Owner or his Agent giving notice thereof in writing to the Secretary, which notice shall be entered in the Records; and shall take effect from the date of its being received; but notwithstanding, Vessels that may thus be taken out of the scheme, shall contribute their full subscriptions for all losses that may take place in the seal Fishery, even should such losses happen after the receipt of the aforesaid notice, (with the exception of Vessels which may have had a crew engaged to be continued in the seal Fishery during the summer.

**XIII.**—The following persons are to be Surveyors, viz.—Messrs. William Highton Taylor, John Pike son of John, Felix McCarthy Senr., and James Legg, for Carbonear, Harbour Grace, and the adjacent Coves. Messrs. Abraham French, Nathaniel French, John Churchill, and John Snow Senr., for Bay Roberts, Port-de-Grave, Brigus, and Spaniard's Bay.

**XIV.**—Two of the foregoing Surveyors shall be requisite to inspect each Vessel; their fees are to be three shillings each for every vessel they survey, and the whole amount of fees for the Vessels surveyed, by the Carbonear surveyors, shall be equally divided amongst the four Carbonear surveyors. It shall be the surveyor's duty, to see that the Vessels are well found in Anchors, Cables, Sails, and every other requisite for the voyage, and particularly to ascertain that the Hull is tight, staunch, strong, and in all respects fit to encounter the difficulties it may be liable to, in the proposed voyage. It shall also be their duty to judge of the qualifications, and to approve or disapprove (as may be,) of any Master, that may be proposed who has not been a Master in the scheme before.

The Surveyor shall give to the Secretary a Certificate for every vessel they survey and approve of, stating in such certificate the name of the vessel, the name of the Owner, the name of the Master, the age and tonnage of the vessel and the date of survey, which certificate shall be signed by two of the surveyors, and shall state that they have surveyed and approved of such vessels.

All Vessels must be surveyed before they proceed on their voyage, as well as all that may experience damage, and consequent repairs; but there shall be no charge for any survey but the first.

**XV.**—The Surveyors are to observe, that a spare rudder post, with a lower pintle, is carried in every vessel that goes on the sealing voyage.

**XVI.**—Only one Boat is to be included in the valuation of the vessel, which Boat the surveyors are to mark with the initials of the Society.

**XVII.**—Every Insurer shall underwrite on each Vessel the Committee may admit agreeably to the Rules; according to the value of the vessel, relative to the whole amount of property in the scheme, and to the vessel so to be insured.

**XVIII.**—No Member of the Committee shall be competent to vote at a meeting to consider of a loss, in which he may be interested either as Owner, or Representative of the Owner, or to vote on a question relating to the valuation, or admission of a vessel, in which he may be interested; but he may be present, and give his opinion if he choose.

**XIX.**—Any Vessel lost at the Ice shall be considered as withdrawn from the scheme

at the end of the seal Fishery, and liable for her proportion of losses at the seal Fishery only. All losses on the sealing voyage allowed by the Committee, shall be collected by the secretary from such underwriter, and paid to the persons sustaining such losses by the end of June. All other losses allowed by the Committee, shall be collected, and paid, in like manner by the 20th day of December. The payments are to be made in currency, (Dollars at five shillings each.)

**XX.**—If any underwriter shall refuse to pay his proportion of any loss allowed by the Committee to the secretary on demand, after it become due; the secretary shall sue for the same at law in behalf of the sufferer.

**XXI.**—In case of a total or average loss, the master shall note a protest, call in two or three special surveyors, if need be, and if wreck be saved, employ an Auctioneer to sell it by public vendue for the benefit of the Underwriters; or if it should appear to be for their interest, he shall freight it to Carbonear or St John's; preferring Carbonear, where it shall in like manner, be disposed of, if in Carbonear, by order of the Committee, and at some time previous to the close of the year. The net proceeds shall be given to the Treasurers within a month at latest, and shall be divided amongst the Insurers rateably, with the amount each Insurer may have in the Scheme. The expense of surveying, noting, and extending protest, shall be borne by the Owner of the Vessels requiring such documents. All account sales of wreck shall be copied in the Records.

**XXII.**—Should a Vessel deserted by her crew in consequence of being in danger of perishing amongst ice, or rocks, &c., be afterwards recovered, and found to have sustained damage to the value of forty per cent., on the valuation given to the vessel by the Committee; and on regular survey and just appraisal, the Owner may abandon to the scheme; but if he do thus abandon, it must be declared within three days after arrival, and after it comes to his knowledge.

**XXIII.**—One shilling shall be paid for each vessel to the secretary, for the use of a room in which to hold the meetings.

**XXIV.**—The Treasurers and Committee shall have access to the Records, and any other documents in the hands of the secretary whenever they desire it.

**XXV.**—In case a Vessel be lost, and any of the wreck or materials saved, the Master shall furnish the secretary with an inventory thereof, immediately on his arrival at home.

**XXVI.**—Owners of Vessels to be entered in the scheme, may if they please, take on themselves the risk of any part of the valuation of their vessels; if they take such risk on their own account, on any vessel that may be lost, they are to receive of any wreck that may be saved, a share proportioned to such risk; and the certificate of entry shall, in all cases, specify what proportion of risk, the Owner has taken on his own account.

**XXVII.**—No Vessels shall be insured in this scheme but those belonging to Conception Bay.

T. NEWELL,  
Secretary.

**Notices**

**KELLYGREWS PACKET.**

**JAMES HODGE**  
OF KELLYGREWS,

BEGS most respectfully to inform his Friends and the Public, that he has a most safe and commodious Four-sail BOAT, capable of conveying a number of PASSENGERS, and which he intends running the Winter, as long as the weather will permit, between KELLYGREWS, and BRIGUS and PORT-DE-GRAVE.—The owner of the PACKET will call every TUESDAY morning at Messrs. BENNETT, MORGAN & Co's. for Letters and Packages, and then proceed across the Bay, as soon as wind and weather will allow; and in case of there being no possibility of proceeding by water, the Letters will be forwarded by land by a careful person, and the utmost punctuality observed.

JAMES HODGE begs to state, also, he has good and comfortable LODGINGS, and every necessary that may be wanted, and on the most reasonable terms.

**Terms of Passage:—**

One Person, or Four, to pay Twenty Shillings Passage, and above that number Five Shillings each.

Not accountable for Cash, or any other valuable Property put on board.

Letters will be received at Bennett, Morgan & Co's. at St John's.

January 14, 1835.

BLANKS of every description for SALE at the Office of this Paper.

Carbonear.