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"must either be s, or entertaining ion. In all conbetter argument our observations propriation, than allen on corporate absence of such a local character. ributions, in the unstrations take

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ng the landing

# F. R. PAGE.

THE

HARBOR GRACE. MEDICAL ESTABLISHMENT.

NOTICES.

THENUBSCRIBER **REGS** 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 e .- Is now willing to undertake the publication of perience in this line of business in St. Johns, with the Chart, shewing Entrance, Harbour and graet care and attention on his part, will in- Town, on the same plan as that of St. John's sure him a share of public patronage and support. should a sufficient number of subscribers come JOHN FENNELL, Jnr.

August 26.

HOEVER harbours or employs RICHARD WALSH, the Shipped servant of EDWARD MAHER, of St. John's, Tailor, after this notice will be Harbour Grace. August 3. prosecuted with the utmost rigour of the law.

HOGSETT & FLOUD Solicitors for Mr. EDWARD MAHER,

3 ins. August 20.

For Sale. THE CARGO OF THE BRIG JOHN BENSON CONSISTING OF 70,000 feet PRIME PINE

BOARD.

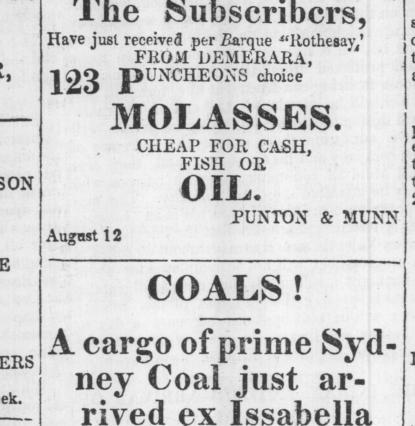
**RUTHERFORD & BROTHERS** August 18 Ledger and Express, one week.

EGS to return thus publicly his thanks to those inhabitants of Harbour Grace and Carbonear who subscribed to his Chart of St. John's, and also to those who promised their support for pertorming a like work for Harbour Empowered by Special Act of Parliament, IV Grace.

#### FREDERICK R. PAGE

forward to warrant him in doing so. Some time has already been devoted to the preparation of a manuscript, which may be seen during MR. PAGES stay, for a few days at

TOUSSAINTS HOTEL A List for Subscribers is now open.



### BRITANNIA LIFE Assurance Company.

The second secon

CONCEPTION-BAY MAN.

1, PRINCESS STREET, BANK, LONDON.

#### ESTABLISHED-183 7.

Vict. cap. IX. ADVANTAGES OF THIS INSTITUTION

INCREASING RATES OF PREMIUM. A Table especially adapted to the sec uring o Loans or Debts, and to all other cases whereof

Policy may be required for a temporary purpose tonly, but which may be kept up, if necessary, hroughont 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 Stamps on Policies not Charged. Forfei 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 fer the purpose of affording to parents and others the means of having Children educated and started in life, by securing annui- Amounting to £2 per cent. per annum on the ties, to commence at the Parent's death, and to be aid uniil 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. Impowered by Her Majesty's Royal Letter Patent.

Annual Division of Profits-applied in reduc

40000

200

## **BOYAL INSURANCE COMPAN**

CAPITAL - £200,000,000 INO SHARES £20 EACH. 1000. TRUSTEES JOHN SHAWLEIGH -JOHN NAYL R. Esc., Esc.

DIRECTORS. ETC., sq., LIVERPOOL C. HARLES TURNER. E Es Chairman. BRAMLEY MOORE, Eq., M. P., and J RALPH BROCKLEBANK, SQ., Deputy- Gh

FIRE BRANCH. Anuant Premiums £130,000, exceeding almost every Office in the United Kingdom. Losses promptly and liberally paid. SECURITY OF A LARGE CAPITAL ACTUALLY PAID UP.

LIFE BRANCH. tures of Policy cannot take place from unintentional mistake. MEDICAL FEES PAID, Moderate Premiums.-Large Bonus Declared, 1855. sum assurred ; being, on ages from twenty to forty, S0 per cent. on the premium. PERIODS OF DIVISION EVERY FIVE YEARS

#### EXAMPLES :

Date of Poliev.	Ige.	Sum Assured.	Premium.	Bo's
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1846	33	2,900	480 15 0	322
1847	10	300 .	46 4 0	40
1610	02	100 *	1 14 0.0	

on our shore, Bay for that ers will excuse ued next Welle feel assured, we remind our va months the ion-Bay Man " nich we may ad-

NCE ayton, London, ts, Almiria, o, Ballast, 7 & Sons. rpool, salt.

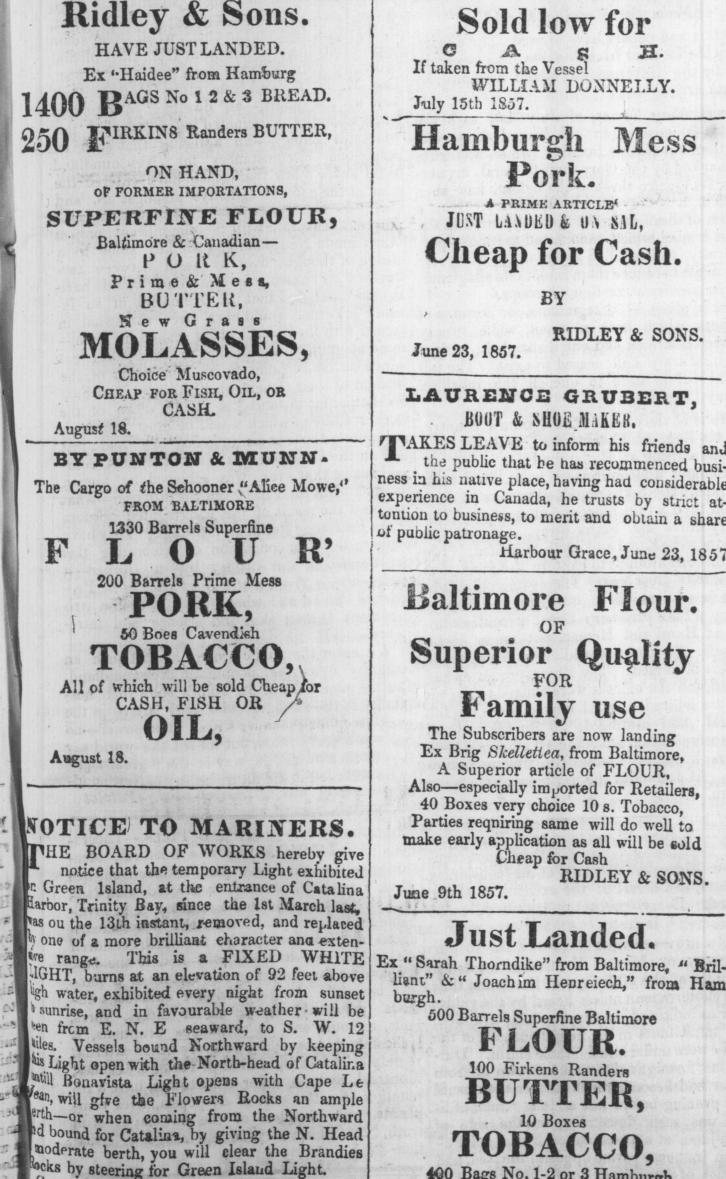
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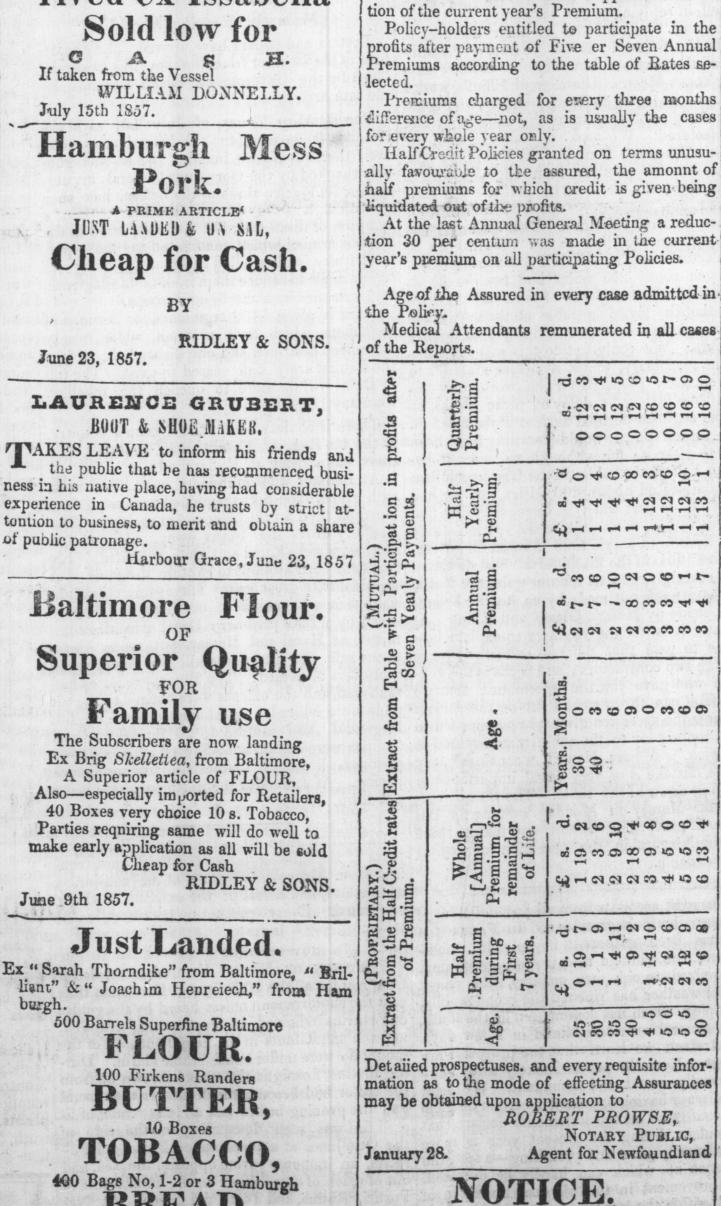
razil. mez, Barcilona. Labrador. do, du, y & Sons. is, Labrador. & Munn. brador. n Donnelly. inburne. rothers,

ERS Brigantine

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1845 20 100 14 52 10 1849 27 1 500 46 18 4 12 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 enunciated by one of the directors at the last Annual Meeting half premiums for which credit is given being 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 year from little more than £30,000 to about £130,000!

"A further cause of this rapid growt ies somewhat more below the surface, bu 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 unmistakeable 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 yel declared by the mass of the English office Here is an office which yields a fairly earn est 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 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 equally as worthy of mention."- Morning Chronicle November 28, 1855.

FREDERICK G. B UNTING, Esg., M.D. Medical Examin

BROCKLEBANK & ANTHONY Agents for Newfoundla

TO BE LET, And immediate possession given, Bona Vista GOTTAGE

