

THE CONCEPTION-BAY MAN

Pictou, Chadwick, Malta, fish  
Punton & Munn.  
August 10. Sylph, Pomeroy, Labadore  
Lady Newborough, Cott. do.  
Faraon, Selma, do.  
Ridley & Sons,

**The Subscribers,**  
Have just received per Barque "Rothsay"  
FROM DEMERARA,  
**123 PUNCHEONS** choice  
**MOLASSES.**  
CHEAP FOR CASH,  
FISH OR  
**OIL.**  
PUNTON & MUNN

August 12  
**F. R. PAGE.**

BEGS 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 performing a like work for Harbour Grace.

FREDERICK R. PAGE  
Is now willing to undertake the publication of the Chart, showing Entrance, Harbour and Town, on the same plan as that of St. John's, should a sufficient number of subscribers come 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.  
Harbour Grace, August 3.

**NOTICE TO MARINERS.**  
THE BOARD OF WORKS hereby give notice that the temporary Light exhibited on Green Island, at the entrance of Catalina Harbor, Trinity Bay, since the 1st March last, was on the 13th instant, removed, and replaced by one of a more brilliant character and extensive range. This is a **FIXED WHITE LIGHT**, burns at an elevation of 92 feet above high water, exhibited every night from sunset to sunrise, and in favourable weather will be seen from E. N. E. seaward, to S. W. 12 miles. Vessels bound Northward by keeping this Light open with the North-head of Catalina until Bonaville Light opens with Cape Le Jean, will give the Flowers Rocks an ample berth—or when coming from the Northward and bound for Catalina, by giving the N. Head a moderate berth, you will clear the Brandies Rocks by steering for Green Island Light. Green Island is situated in lat. 43. 30. N., long. 53.03 West.

JOHN STUART  
Acting Secretary Board of Works.  
Board of Works Office,  
St. John's, 18th July, 1857.

**NOTICE.**  
WANTED IMMEDIATELY!  
TWO OR THREE  
**JOURNEMEN**  
PAINTERS,  
To whom the highest wages will be given;  
TWO OR THREE  
**APPRENTICES**  
To the Painting Business.  
TRENKLE & MCKENZIE.  
St. John's, July 25,

**COALS!**  
A cargo of prime Sydney Coal just arrived ex Issabella  
Sold low for  
WILLIAM DONNELLY.  
If taken from the Vessel  
July 15th 1857.

**Hamburgh Mess**  
**Pork.**  
A PRIME ARTICLE  
JUST LANDED & ON SALE,  
**Cheap for Cash.**  
BY  
RIDLEY & SONS.  
June 28, 1857.

To be leased for a term of years as may be agreed on.

**Hampshire Cottage,**  
With about Four acres of good Land under cultivation, including a large  
**KITCHEN GARDEN**  
Also a good cellar and pump in back house with a large Stable and Hay Loft.  
The above is situated in front of Capt. Stephenson's.—The whole under good fence,—for further particulars apply to the subscriber.  
THOMAS GODDEN.  
July 8, 1857.

**LAURENCE GRUBERT,**  
BOOT & SHOE MAKER,  
TAKES LEAVE to inform his friends and the public that he has recommenced business in his native place, having had considerable experience in Canada, he trusts by strict attention to business, to merit and obtain a share of public patronage.  
Harbour Grace, June 23, 1857

**REFINED SUGAR!**  
**Ridley & Sons.**  
Can now offer an article worth attention.  
Ex Marian Ridley from Barbadoes,  
House-keepers will find it to their interest to avail of this opportunity as  
**Sugar is daily advancing,**  
ALSO VERY SUPERIOR  
**MUSCOVADO MOLASSES,**  
IN SMALL PACKAGES,  
**suitable for families.**  
June 9th 1857.

**Baltimore Flour.**  
OF  
**Superior Quality**  
FOR  
**Family use**  
The Subscribers are now landing Ex Brig Skelton, from Baltimore, A Superior article of FLOUR, Also—especially imported for Retailers, 40 Boxes very choice 10 s. Tobacco, Parties requiring same will do well to make early application as all will be sold Cheap for Cash  
RIDLEY & SONS.  
June 9th 1857.

**Just Landed.**  
Ex "Sarah Thorndike" from Baltimore, "Brilliant" & "Joachim Henrich," from Hamburg.  
500 Barrels Superfine Baltimore  
**FLOUR.**  
100 Firkins Randers  
**BUTTER,**  
10 Boxes  
**TOBACCO,**  
400 Bags No. 1-2 or 3 Hamburg  
**BREAD,**  
**Coffee, Rice.**  
WILLIAM DONNELLY.  
June 2nd, 1857.

**The Subscribers,**  
ARE now landing ex Barque "Aethusa" and Brig "William Punton" from Liverpool  
A LARGE & VARIED ASSORTMENT OF  
**British Manufactured**  
**GOODS**  
**Suitable for the fisheries.**  
ALSO  
500 Barrels prime PORK,  
AND  
Per. "Joachim & Henrich" from Hamburg.  
**1270 Bags Bread.**  
**500 Firkins Butter.**  
**3 Pn. Leatherware**  
**26 Boxes Window**  
**Glass.**  
The whole of which will be disposed of on reasonable terms.  
PUNTON & MUNN  
May 12th 1857.

**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 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 only, 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 annuities, 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, 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 cases 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.	Quarterly Premium.		Half Yearly Premium.		Annual Premium.		Years, Months.	Whole [Annual] Premium for remainder of Life.	Half Premium during First 7 years.
	s.	d.	s.	d.	s.	d.			
25	0	12	1	4	7	3	30	1	19
30	0	12	1	4	7	3	30	1	19
35	0	12	1	4	7	3	30	1	19
40	0	12	1	4	7	3	30	1	19
45	0	12	1	4	7	3	30	1	19
50	0	12	1	4	7	3	30	1	19
55	0	12	1	4	7	3	30	1	19
60	0	12	1	4	7	3	30	1	19

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  
January 28.

**NOTICE.**  
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 23 1857. } Robert Walsh }

**ROYAL INSURANCE COMPANY**  
CAPITAL—£200,000,000 IN  
SHARES £20 EACH, 1000.  
**TRUSTEES**  
JOHN SHAWLEIGH—  
JOHN NAYL R. Esq., Esq.  
**DIRECTORS, ETC., sq., LIVERPOOL**  
C. HARLES TURNER, Esq. Chairman.  
J. BRAMLEY MOORE, Esq., M. P., and  
RALPH BROCKLEBANK, sq., Deputy-Ch  
**FIRE BRANCH.**  
Annual 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.**  
Stamps on Policies not Charged. Forfeitures of Policy cannot take place from unintentional mistake.  
**MEDICAL FEES PAID,**  
Moderate Premiums.—Large Bonus Declared, 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:

Date of Policy.	Age.	Sum Assured.	Premium.	Bonus.
1845	29	1,020	242 18 4	18
1846	24	1,000	194 5 0	160
1846	33	2,900	480 15 0	322
1847	10	300	46 4 0	40
1848	23	100	14 5 2	10
1849	27	500	46 18 4	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 of the proprietors—that the interests of the assured have a paramount claim on 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 years 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 unmistakable 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 rest 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 premiums alone—some of which ancient offices have been in existence for a century! Equally successful and singular in both departments. Indeed, the Life Department may be said to present results equally as worthy of mention."—*Morning Chronicle* November 28, 1855.

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

**TO BE LET.**  
And immediate possession given,  
Bonavista GOTTAGE  
with Gardens and Outhouses,—lately in the occupancy of Louis Emerson, Esq.  
Particulars apply to  
**PUNTON & MUNN**