

RULES OF THE MUTUAL MARINE INSURANCE CLUB OF CONCEPTION BAY, Adopted at a Meeting of Ship-Owners held at the Committee Room, Harbour Grace, February 16th 1857.

I.—This Club shall consist of all such Owners or the Legal Representatives of such Owners of Registered Decked Vessels employed in the Trade and Fisheries residing within the limits of Conception Bay, in the Island of Newfoundland, as shall subscribe and conform to the Rules hereinafter laid down, for the purpose of communicating and receiving reciprocally the benefit of a MUTUAL INSURANCE.

II.—For the management of the business of the Club, the following Officers shall be appointed, viz.—A Committee of seventeen members of the Club, who shall represent the whole body individually.—A Treasurer and Secretary—and seven Surveyors.

III.—The duty of the Committee is to decide by a majority of their body, all losses which may arise in the Scheme of Insurance; they shall govern themselves in their decision by these Rules, such decisions shall be final. No Member of the Committee shall vote in the case wherein he is a claimant for a loss. In the event of any of those nominated at this Meeting as Committee-men not attending at the time appointed, having due notice of their meeting, any seven attending, being unanimous in their choice, are empowered to elect two members *pro tem*, to complete the number.—The services of the Committee are to be gratuitous.

IV.—The Secretary and Treasurer, under the direction of the Committee, shall transact the general business of the Club, convening and attending meetings, collecting Monies, settling Losses, &c. He shall also furnish each Underwriter and Master of every Vessel admitted, with a printed copy of these Rules, and if required by a member he shall furnish a list showing the Names and Valuation of each and every Vessel admitted into the Club, as well as requisite Stationary for the Committee, and also sell any Wreck belonging to the Club, for which a commission of 2 per cent. shall be allowed on such Sale; and for the due performance of his duty, and also for all Monies paid into his hands belonging to this Club, he shall give good and sufficient security to the Society in the sum of five Hundred Pounds, and as a remuneration he shall receive Twenty Shillings from the Owner or Owners of each Vessel admitted into this Club, and for collecting Losses he shall be paid one per cent. by the claimant.

V.—The duty of the Surveyors is when required to examine any Vessel proposed for admission, and see that she is well and sufficiently found in Anchors, Cables, and Sails, supplied with a spare Rudder, (with lower and transom Pintles affixed thereto) and every other requisite; and particularly to ascertain that the hull is tight, staunch, strong, and in all respects fitted to encounter the dangers and difficulties of the proposed voyage.—It shall always be incumbent on them to see that the Gunpowder in each Vessel is stowed away in a safe and proper place, previous to the Vessel sailing. They shall be satisfied that the master is competent to take charge of the said Vessel, and having in every respect satisfied themselves that no impediment exists against her being received they shall examine her Register, copy the heads thereof into their Record Book, with her valuation, previous to the Secretary's delivery of each Certificate to the Owner or Broker, which Certificate shall state the sum the Vessel is valued in, and shall be as valid as any Policy at Lloyds.—Every Vessel shall be inspected by at least two Surveyors for admission; no person shall survey a Vessel in which he is interested. For the due performance of these duties, the Surveyors are to receive from the Owners Fifteen Shillings for each vessel Surveyed and admitted into this Club. Vessels entered in the Spring must be surveyed before they proceed to the Seal fishery or other Voyage, and again before proceeding on any other Voyage or Voyages within the limits prescribed by these Rules. The Secretary shall furnish each of the Surveyors with a list of all Vessels entered in this Club as soon as the sum is made up, when the duties of such Surveyors commence, and they are hereby required to give immediate attention to the same.

VI.—Should any difference arise between the Owner of any vessel admitted into this Club and the Surveyors, such differences shall be submitted to the whole body of Surveyors, a majority of whom shall determine the same.

VII.—No vessels in this Bay at the opening of this Club will be admitted for the Seal Fishery, unless the Rules of the Club are signed by the owner or representative of such vessel on or before the 28th day of February. This Club being formed on a Mutual Principle for the whole season, shall not admit vessels for the Summer that have been licensed otherwise on a Sealing Voyage.

VIII.—The owner or legal representative of the vessel shall sign these Rules separately for each admitted into the Club and be bound to make good to the Treasurer and Secretary his or their proportion of any loss that may be admitted.

IX.—Should the owner or legal Representative of any Vessel wish to reserve any proportion of the valuation set upon such vessel by the Surveyors of this Club, he may be at liberty to do so, the amount not exceeding one-third of the sum to be insured on said vessel, provided the amount desired to be so reserved be stated and affixed to the signature at the date of signing the Rules.

X.—Each Member shall underwrite on each particular vessel according to the valuation at which his vessel or vessels are insured in the Club; and bear reciprocally the proportion of any loss that may happen (for which vessel shall be liable) whether at Sea or in Port, arising from Winds, Seas, Rocks, Shoals, Ice, and all other dangers and accidents of navigation,—as well as from Lightning, Fire, Enemies, Pirates or Thieves, provided the Master has done his duty to prevent the same.

XI.—This Club does not insure against any loss arising from illicit Trade, or from Barratry of the Master or Mariners, nor against average losses, unless the vessel be STRANDED, and the average loss sustained by such stranding amount to Fifteen per cent. on the Fisheries and Coasting Voyage, and thirty per cent on all other Voyages within the limits of this Club.

XII.—This Club shall insure all Vessels entered and approved of for the Seal and Cod-fisheries of this Island, including the Banks and Labrador, also vessels engaged in the Coasting Trade within the limits of this Government and its dependencies. And also when voyaging to or from the United Kingdom, Channel Islands, Portugal, Spain, Sardinia, Italy as far East as Naples, (inclusive), the Windward and British West India Islands, viz. Barbadoes, St. Vincent, Trinidad, Grenada, and the Port of Demerara; British North America, and the United States as far south as Baltimore (inclusive) from the First day of March next, until the Fifteenth day of December following provided always that they are subject to the following restriction, viz:

No vessel shall leave any port or place in Newfoundland or Labrador for any port or place in the United Kingdom, Channel Islands, Portugal, Spain, Sardinia, Italy, the Windward and British West India Islands, viz., Barbadoes, St. Vincent, Trinidad, Grenada, and the Port of Demerara, at the risk of this Club, after the Twenty-fifth day of October, nor for any port in British North America or the United States after the Tenth day of November.

No vessel shall leave any port or place in the United Kingdom, Channel Islands, Portugal, Spain, Sardinia, Italy, the Windward and British West India Islands, viz., Barbadoes, St. Vincent, Trinidad, Grenada, and the Port of Demerara, at the risk of this Club, after the Twenty-fifth day of October, nor the United States after the Fifteenth day of November, nor British North America after the Twentieth day of November, and any Vessel acting in violation of these restrictions shall not be insured in this Club, and if lost or under average, shall not be paid for by this association. No Vessel insured in this Club shall be at liberty to trade with Belle Isle or Kelly's Island in this Bay previous to the Twenty-fifth of April, nor after the Tenth of September.

All Vessels entered for the Spring voyage shall be liable for all losses that may arise in the Club, after the First day of March; and Vessels entering for the summer voyage shall be liable for such losses as may arise after the Twenty-fifth day of May, unless withdrawn agreeably to Rule XIII. No Vessel to be admitted after the Tenth day of August. It is understood that in all days named in this Rule the time of Noon is intended.

XIII.—Any Vessel proceeding upon a voyage not embraced in Rule XII as regards time and place, may be withdrawn, notice of which shall be given to the Secretary, and shall only be accountable for such losses as have arisen in the Club up to the time of her actual sailing upon such voyage. And no vessel is at the risk of the Club (whether at Sea or in port,) after noon of the Fifteenth day of December, at which time this club ceases.

XIV.—Any vessel may be withdrawn by the 25th May, on notice being given to the Secretary in writing but such vessel shall only be accountable for her proportion of any loss which occurs up to that date, unless for losses on the Seal Fishery agreeably to these Rules.

XV.—This Society does not insure any one vessel at more than Twelve Hundred Pounds

currency, and in the event of any Vessel being valued at more than that sum the Owner or Owners shall be at liberty to ensure elsewhere the extra value, who shall be entitled to his or their proportion of any wreck that may be saved should the vessel be lost.

XVI.—In case of any property being saved from wreck or stranding, the Master shall call in two or three special Surveyors, and, if practicable, employ an auctioneer to sell it by public vendue for the benefit of the underwriters, or if it shall appear to be for their interests, he shall freight it to Harbour Grace, and place it in the same manner as wrecks occurring in this Bay at the disposal of the Committee.

XVII.—When any loss shall be admitted by the Committee, the Secretary shall be allowed Twenty Days to collect the proportions payable on demand, who shall hand the amount to the proper claimant, reserving Fifteen per cent until the Twentieth Day of June, if the loss occurs previous to that date, and if the loss occurs at the Cod Fishery, Coasting or Foreign Voyages, Fifteen per cent. until the Twentieth Day of December, to meet any loss which may occur in the respective seasons. Should the Committee refuse to allow the claim of any individual who may in consequence enter an action at law, each member is to bear his respective portion of the costs of defending such suit.

XVIII.—Any vessel sailing before noon of the First day of March, although she may have been surveyed, shall be excluded the benefit of this Club.

XIX.—Whereas there are vessels belonging to ports within the limits of the Scheme fitting out the present spring in other places, it shall be, and hereby is lawful for a majority of the Committee to receive the said vessels at a valuation to be fixed by them, and to appoint at every such port two special Surveyors to inspect and approve of them in accordance with those Rules, whose certificate shall be deemed valid. And as some vessels have already proceeded to the northern parts without special Surveyors being so appointed the Committee are hereby empowered in those cases, to receive the testimony of two trust-worthy residents, as to the condition of any such vessels, when proceeding on the Sealing Voyage.

XX.—When any claim for loss that may be made and held on this association is proved to have arisen from, or be caused by, the wilfully improper conduct of the master of the vessel, or which by exertion on his part might have been prevented or lessened in extent:—in all such cases the name of such master shall be recorded on the Books of the association, as that of a person unfit and unworthy, and is hereby declared disqualified, to have charge of any vessel that may thereafter be insured by this association.

XXI.—It shall be understood that all transactions in money matters, shall be in the currency of this Island viz.—Dollars at Five shillings and Sovereigns Twenty-four Shillings each.

XXII.—Every underwriter in this Club shall be required on entering a vessel, to deposit, in the hands of the Secretary good and sufficient security in writing, for such vessel's proportion of all losses that may occur.

XXIII.—Those persons who at the present date have not paid the amount of their losses for the last past year's Insurance, shall not be permitted to enter their vessel in this Scheme before they pay the said amount.

XXIV.—Any person appearing at any of the Meetings of this Club to represent an Owner or Owners, and who is not his or their accredited Agent, shall produce a Power of Attorney which document when so produced shall be recorded by the Secretary.

XXV.—In the absence, resignation, or neglect of either of the Surveyors, the Committee are empowered to appoint a Surveyor or Surveyors.

The following persons are nominated Officers for the present year:—

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| COMMITTEE. | |
| Hon. John Munn | Mr. W. H. Taylor |
| Mr. H. F. Forward | " J. L. McNeil |
| " Arthur Thomey | " M. Wilshear |
| " Daniel Green | " John Ryan |
| " William Brown | " Robert Walsh |
| " Edmund Dwyre | " Stephen Olive Pack |
| " Wm. Donnelly | " J. H. Taylor |
| " John Rorke | " Nathaniel Davis |
| " E. Pike, Sr. | |
| SECRETARY AND TREASURER. | |
| Mr. JOHN FITZGERALD. | |
| SURVEYORS. | |
| Mr. Andrew Drysdale | Mr. Nicholas Nicholl |
| " Henry Webber | " Wm. B. Taylor |
| " Roger Lamahan | " Edward Pike Sr |
| | Patrick Kelly. |

HARBOUR GRACE WEDNESDAY FEBRUARY 25.

The great Public Meeting, so anxiously looked forward to by the public ever since the danger of their fishing privileges became known to them, took place according to announcement, on Monday last, and will long be remembered as a spontaneous, and mighty effort, effectively to assert constitutional principles, and preserve inviolable the rights and privileges of the People.

Long before the hour appointed numerous parties were to be seen winding their way towards the Court House, until its precincts were literally crowded with men of every grade and calling, but the great majority was composed of those most directly interested in the question of the day, viz. The Planters and Fishermen of the Country. It has been our lot to witness many a meeting of an extraordinary and exciting character, but the one convened for the purpose of solemnly protesting against the concession of our inalienable rights to strangers, in point of interest far transcended any that we had previously attended.

Shortly after 12 o'clock on Motion of Mr. Ridley, The Hon. John Munn was called to the chair, who after nominating Mr. John Fennell as secretary, opened the proceedings with an address, which for sound reason, loyalty, and spirit stirring appeal to the patriotism of the people, has seldom been surpassed, this with several other excellent addresses we shall be enabled to publish in our next issue, want of time and assistance precludes the possibility at present.

It was a singular feature in the character of this immense meeting, that there was little cheering to interrupt the respectful attention with which the speeches were regarded. The assemblage appeared too deeply affected by the necessity which appeared to exist, for resisting and striving against the parent Government, to give way to anything like vociferous, or enthusiastic demonstration, more in sorrow than in disaffection had the people assembled, and the few observations which fell from some of the oldest of our Planters indicated feelings in which loyalty and self preservation were struggling for the mastery. The following Resolutions then passed and the meeting separated in small groups discussing the probable result of the proposition which had been submitted to them.

Moved, by Mr. W. H. Ridley, seconded by M. W. Donnelly.

Resolved.—That no Concessions of International adjustment, or Diplomatic policy, would justify an alienation of the Rights and Privileges of any portion of Her Majesty's loyal and devoted Subjects.

Moved by the Hon. T. L. Ridley, seconded by Capt. Wm. Gordon.

Resolved.—That this meeting having heard with astonishment and alarm, that the vital interests of this ancient and loyal Colony are being sacrificed by Imperial Authority for the sole advantage of a powerful Maritime Power; feels constrained to urge its conviction that the rights of Newfoundland fishermen are in their nature inviolable, founded as they are, upon British Colonization, confirmed by Imperial Legislation, and supported by prescriptive right of the most indubitable character.

Moved by Mr. Robert Walsh seconded by Mr. Thomas Green.

Resolved.—That the violation of principles which have been faithfully interpreted, and frequently urged upon the Imperial Government by successive Governors, may, if persisted in, tend to alienate the affections, and shake the Loyalty of the Inhabitants of this Country, towards a Sovereign, whose Representatives have invariably and strenuously recommended a widely different Course of Policy.

Moved by Mr. Arthur Thomey, seconded by Mr. Thomas Biggens.

Resolved.—That the Inhabitants of this district (comprising nearly one third of the Population of the Island) would, by all means in their power resist the concession of their privileges to rivals who have ever evinced a disposition to encroach upon our Fishing Grounds; and moreover, who are sustained by an enormous bounty which sets all hope of successful competition at defiance.

Moved by Mr. Patrick Devereux, seconded by Mr. John Richards.

Resolved.—That this meeting would respectfully, but firmly, urge upon the Imperial Government that the concession contemplated by them would involve a breach of faith towards this Colony and that the consequences would be more ruinous in their nature, and more calamitous to general interests, than any by which it has hitherto suffered.

Moved by Mr. Henry Moore, seconded by Mr. Thomas Fitzgerald.

Resolved.—That the first duty of the population is to appeal to the justice and humanity of the Imperial Government by Petitions to Her Majesty, and to both Houses of Parliament, and further to solicit the sympathy and cooperation of the neighbouring colonies for the purpose of

averting consequent from the concession

Moved by Mr. Capt. George Pike.

Resolved.—That unequalled approval by the Legislature emergency, and to resist to the utmost constitutional rights, a deputation or other best adapted to sub involved in the me

Moved by Mr. C. Mr. John Byrne.

Resolved.—That draw up Petitions of Parliament emb and obtain the sign thereto

Thus far then of their duty, but mo the Petitions are p name of every ma Country at heart i mote places, the n and forwarded to t that no man may s self with negligen mount importance and to posterity.

From our pos it hazard an opinion We will do so: If land generally uni to the Imperial C be promptly taken try elsewhere, and will find it difficul course so Anti-Bri fraught with evil i contemplated, be p

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Carbo Sir On Thurs as the upper s-h Church, could acco ful repast, which gratuitously provi congregation and evening; the room tastefully; among Old England, had

After tea the att to the need of a n and pleasantly sit and Congregation; unananimously resol tion for the above together with the meeting, amounts feature of the mee forded that a large cester's, mortu reard: have resolved a general turn o stone to the spot. On the following e of the hospitality same place; and after tea, who fills passage, joined cre the National Anth well sustained che Queen. Whom ma

We are muc our Main Corres List of vessels. Such information is increasing importance ment which as our ced is deserving a Colonial Parliament trust that the time foundland will be w when her sons will their own choice'

We shall feel mu the various cupmu lar information wit Fleets.

List of Vessels Sail For Main, For the S Vessels Owners Ellen Patrick Stra Fmd. Isle James St Clipper W. & M. Wd Billow John Kennedy William M. Costillio Scottish Chief James Grace Darling J. St. The two last will sail

This morning after Talyard an old and this place.