

THE CONCEPTION-BAY MAN.

SHIPPING INTELLIGENCE

ENTERED.
 July 21.—Sylph.—Pomeroy, Cape de Verdes—17 days.
 Lady Newborough.—Cox, Galway—22 days.
 Mantura.—Shariff, Liverpool—23.
 Ridley & Sons.
 Eter.—(Sp.)—Perey, Cadiz, 27 days.
 Puntun & Munn.
 CLEARED.
 July 27.—Jessie Banfield.—Gruzelier, Labrador
 Nonpariel.—Mills, do
 Red Jacket.—Keudrick do
 Ridley & Sons.
 July 23.—Mary Ann.—Balcum, Bathurst,
 Ballast.
 29.—Antares.—Fader, Cape Breton
 Ballast.
 Rutherford & Brothers.
 July.—Laurel.—Green, Sydney Ballast
 Danial Green.
 PASSENGER.
 In the Eter M^r, Nugent of St. John's.

NOTICE.

WANTED IMMEDIATELY

TWO OR THREE

JOURNEYMEN PAINTERS.

To whom the highest wages will be given ;

ALSO,
 TWO OR THREE

APPRENTICES

To the Painting Business.

TRENEAR & MCKENZIE.
 St. John's, July 25,

COALS!

A cargo of prime Sydney Coal just arrived ex Issabella Sold low for

C A S H.

If taken from the Vessel
 WILLIAM DONNELLY.
 July 15th 1857.

Hamburgh Mess Pork.

A PRIME ARTICLE

JUST LANDED & ON S^{AL},

Cheap for Cash.

BY

RIDLEY & SONS.
 June 23, 1857.

THE NEWFOUNDLAND MINING ASSOCIATION

CAPITAL—£50,000 Sterling

WILL deal LIBERALLY both by Money Payments and in awarding Paid-up Shares to any Party who may bring to the Notice of their Manager at St. John's, any Mineral Discoveries or INDICATIONS which may lead to the Discovery of any remunerative Mineral Deposits.
 The Discoverer of any Specimens which may on examination at the Company's Office, prove worthy of attention, will be FAITHFULLY SECURED in his rights on account of such Discovery, before application shall be made to the Colonial Government for any Licence of occupation on the Company's account.

F. N. GIBBORNE,
 Manager.

OFFICE at the head of Messrs. GIBBORNE and HENDERSON'S Wharf, St. John's, Newfoundland to whom please direct all parcels of Shares, Letters, &c.

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. Stephensons.—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 *Skellieva*, 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 Hamburgh.

500 Barrels Superfine Baltimore

FLOUR.

100 Firkins Randers

BUTTER,

10 Boxes

TOBACCO,

400 Bags No. 1-2 or 3 Hamburgh

BREAD,

Coffee, Rice.

WILLIAM DONNELLY,

June 2nd, 1857,

The Subscribers.

ARE now landing ex Barque "Arethusa" and Brig "William Puntun" from Liverpool A LARGE & VARIED ASSORTMENT OF **British Manufactured GOODS** Suitable for the fisheries.

ALSO

500 Barrels prime PORK, AND

Per. "Joachim & Hinrich" from Hamburgh.

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 out to the assured himself, if he attain that age, thus continuing 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.

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

Age.	Months.	Quarterly Premium.		Half Yearly Premium.		Annual Premium.	
		s.	d.	s.	d.	s.	d.
30	0	0	12	4	0	12	4
31	3	0	12	4	0	12	4
32	6	0	12	4	0	12	4
33	9	0	12	4	0	12	4
34	12	0	12	4	0	12	4
35	15	0	12	4	0	12	4
36	18	0	12	4	0	12	4
37	21	0	12	4	0	12	4
38	24	0	12	4	0	12	4
39	27	0	12	4	0	12	4
40	30	0	12	4	0	12	4
41	33	0	12	4	0	12	4
42	36	0	12	4	0	12	4
43	39	0	12	4	0	12	4
44	42	0	12	4	0	12	4
45	45	0	12	4	0	12	4
46	48	0	12	4	0	12	4
47	51	0	12	4	0	12	4
48	54	0	12	4	0	12	4
49	57	0	12	4	0	12	4
50	60	0	12	4	0	12	4

(PROPRIETARY.) Extract from the Half Credit rates of Premium.

Age.	Years.	Whole (Annual) Premium for remainder of Life.		Half Premium during first 7 years.	
		s.	d.	s.	d.
25	0	1	19	7	0
30	0	2	3	9	0
35	0	2	8	10	0
40	0	2	13	4	0
45	0	3	9	8	0
50	0	4	5	6	0
55	0	5	6	3	0
60	0	6	13	4	0

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 28 1857. } Robert Walsh }

ROYAL INSURANCE COMPANY

CAPITAL—£200,000,000 IN SHARES £20 EACH. 1

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.	£ s. d.	£ s. d.
1845	29	1,020	242	18	4
1846	24	1,000	194	5	0
1846	33	2,900	480	15	0
1847	10	300	46	4	0
1848	23	100	14	5	1
1849	27	500	46	18	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 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 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 earned 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. BUNTINE, Esq., M.D. Medical Examiner
 BROCKLEBANK & ANTHONY
 Agents for Newfoundland

TO BE LET,

And immediate possession given, Bona Vista GOTTAGE with Gardens and Outhouses,—lately in the occupancy of Louis Emerson, Esq. for particulars apply to

PUNTON & MUNN