

THE CONCEPTION-BAY MAN.

SHIPPING INTELLIGENCE

ENTERED,
 July 8.—Richard Brown,—Young, from Mera-
 michee.
 John Benson,—Arnold,—do,
 Ridley & Sons.
 July 10.—Ester Ann,—Fleming, Liverpool,
 23 days,—Salt,
 Puntun & Munn.
 CLEARED,
 July 11.—Cherab,—Tolman,—for Liverpool,
 13.—Bell,—Brooks,—for Pernambuco,
 Ridley & Sons.
 MEMORANDUM
 Barque Port Glasgow of Pool from Quebec
 Bound to Southampton, out 12 days Lat.
 42 20, Lon. 53 30 N. Spoke to the Brig
 John Benson, all well, desired to be report-
 ed.
 July 6th 1857.
 The William Puntun left Indian Tickle (Lara-
 dore) on the 2nd instant and arrived here
 on Friday last. Reports not much done
 with the seines but Hook and Line fishery
 had commenced well several days before he
 left.

It is Appointed unto all once to die.
 DIED.—At St. John's, on Monday the 6th inst.
 Mr. John Saunders, Master-builder.
 Suddenly, on Tuesday morning last, aged 34
 years, Louisa, the beloved wife of W. J. Ward,
 Esq.
 On Sunday last, after a short illness, Amelia,
 wife of Mr. Peter Woods, aged 32 years.

COALS!

A cargo of prime Syd-
 ney Coal just ar-
 rived ex Issabella
 Sold low for

CASH.
 If taken from the Vessel
 WILLIAM DONNELLY.
 July 15th 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. Stephen-
 sons.—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 busi-
 ness in his native place, having had considerable
 experience in Canada, he trusts by strict at-
 tention to business, to merit and obtain a share
 of public patronage.
 Harbour Grace, June 23, 1857

Hamburgh Mess
Pork.
 A PRIME ARTICLE!
 JUST LANDED & ON S&L,
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 dis-
 coveries or INDICATIONS which may lead to the
 Discovery of any remunerative Mineral Depos-
 its.
 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 Govern-
 ment for any Licence of occupation on the Com-
 pany's account.

F. N. GISBORNE,
 Manager.
 OFFICE at the head of Messrs. GISBORNE
 and HENDERSON'S Wharf, St. John's, Newfoundland
 and, to whom please direct all parcels of Sam-
 ples, Letters, &c.

THE NEWFOUNDLAND MINING
ASSOCIATION,
 LIMITED.

CAPITAL—£50,000 Stg., in 50,000 shares of
 £1 each.
ALL PERSONS desirous of having an inter-
 est in the above Association, will please
 notify the Manager at St. John's, in writing,
 stating the number of Shares required, on or
 before the 25th June.
 The number of Shares apportioned to New-
 foundland being limited, an equitable allotment
 will be made to each applicant on that
 day.
 For all further particulars please apply at the
 office of the Association, at the head of Messrs.
 GISBORNE & HENDERSON'S wharf.
 F. N. GISBORNE,
 Manager.
 St. John's, June 11.

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 advan-
 eeing,**
 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 *Skelliea*, from Baltimore,
 A Superior article of FLOUR,
 Also—especially imported for Retailers,
 40 Boxes very choice 10s. 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, "Bril-
 liant" & "Joachim Henzeich," from Ham-
 burgh.
 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 "Aethusa" and
 Brig "William Puntun" from Liverpool
A LARGE & VARIED ASSORTMENT OF
British Manufactured
GOODS
**Suitable for the fish-
 eries.**

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 reason-
 able 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 un-
 paid 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 As-
 sured, if he die before attaining the age of sixty
 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 for the purpose of affording to
 parents and others the means of having Children
 educated and started in life, by securing annu-
 ities, to commence at the Parent's death, and to
 be aid 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, PRINCESS STREET, BANK, LONDON.
 INSTITUTED—1839.

Impowered by Her Majesty's Royal Letters
 Patent.
 Annual Division of Profits—applied in reduc-
 tion 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 se-
 lected.
 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 unusu-
 ally 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 reduc-
 tion 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.

Date of Policy.	Age.	Sum Assured.	Premium.		Bn. £
			£	s. d.	
1845	29	1,020	242	18 4	182
1846	24	1,000	194	5 0	160
1846	33	2,900	480	15 0	320
1847	10	300	46	4 0	4
1848	23	100	14	5 2	1
1849	27	500	46	18 4	41

Quarterly Premium.	Half Yearly Premium.	Annual Premium.	Age.	Years, Months.	Whole Premium for remainder of Life.		Half Premium during First 7 years.	
					£	s. d.	£	s. d.
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Detailed prospectuses, and every requisite infor-
 mation as to the mode of effecting Assurances
 may be obtained upon application to
ROBERT PROWSE,
 NOTARY PUBLIC,
 January 28, Agent for Newfoundland

NOTICE.
PERSONS having claims against the estate
 of the late Isabella Richards are request-
 ed to furnish them to the subscribers
 Harbour Grace } John Richards } Executors.
 May 23rd 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., LIVERPOOL
 C. HARRIS TURNER, Esq. Chairman.
 J. BRAMLEY MOORE, Esq., M. P., and
 RALPH BROCKLEBANK, Esq., Deputy-Ch

FIRE BRANCH.
 Annual Premiums £130,000, exceeding at
 most 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. Forfeiture
 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.	Bn. £
1845	29	1,020	242 18 4	182
1846	24	1,000	194 5 0	160
1846	33	2,900	480 15 0	320
1847	10	300	46 4 0	4
1848	23	100	14 5 2	1
1849	27	500	46 18 4	41

"This Company added about £90,000
 to its permanent capital, for the increased
 protection of its Insurers. This step dis-
 tinctly 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 ex-
 pected, 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 earn-
 est 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 premi-
 ums alone—some of which ancient offices
 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. BUNTING, 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

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1763	18 0
96	8 0
10	15 0
233	3 0
179	18 6
73	3 0
98	5 6
50	6 0
170	19 10
137	9 6
89	0 6
5	0 0
8	0 3
2916	6 10

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10,195	16 7
62	10 0
933	14 6
911	17 0
148	12 9
192	18 8
400	18 9
114	10 6
35	0 0
40	0 0
0	2 7
19	6 4
77	0 6
187	5 9
31	3 1
168	1 4
120	16 11
122	19 1
63	6 11
529	9 3
74	4 8
6	18 8
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14,439	14 1
560	5 11
15,000	0 0

counts are just
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Commissioner.

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