

# THE CONCEPTION-BAY MAN.

## SHIPPING INTELLIGENCE

**ENTERED.**  
**July 8.**—Richard Brown, Young, from Mera-  
 miehe.  
 John Benson, Arnold, do.  
 Ridley & Sons.  
**July 10.**—Ester Ann, Fleming, Liverpool,  
 23 days, Salt.  
 Puntun & Munn.

**CLEARED.**  
**July 11.**—Cherub, 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 (Labra-  
 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**

**C A S H.**  
 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.**

**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 SAIL,  
**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, Newfound-  
 land, 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-  
 cing,**  
 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 Skellettea, 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 Henrich" 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 "Arethusa" 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 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.  
 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 case  
 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.		Rate.
			£	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

Detailed prospectuses, and every requisite infor-  
 mation 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 request-  
 ed to furnish them to the subscribers  
 Harbour Grace } John Richards }  
 May 23rd 1857. } Robert Walsh } Executors.

**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. BRADLEY 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.	Rate.
1845	29	£	£ s. d.	£0
1846	24	1,000	242	18 4
1846	33	2,900	480	15 0
1847	10	300	46	4 0
1848	23	100	14	5 2
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 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 years  
 from little more than £30,000 to above  
 £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 Out-houses,—lately i-  
 n occupancy of Louis Emerson, Esq.  
 for particulars apply to  
**PUNTON & MUNN**