

# THE CONCEPTION-BAY MAN.

## Hamburgh Mess Pork.

A PRIME ARTICLE!  
JUST LANDED & ON SALE.  
**Cheap for Cash.**  
BY  
**RIDLEY & SONS.**  
June 23, 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 *Skellethea*, 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 Henneich," 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,

## Ridley & Sons.

HAVE received per. "Kelpie," from Liverpool.  
A LARGE ASSORTMENT OF  
**Leatherware,**

And have by her completed their Spring importation of other British Manufactured  
**GOODS,**  
All of which will be sold Cheap for CASH.  
May 26th 1857

## Ridley & Sons.

ARE now landing ex "Brilliant" from Hamburg.

## 2500 Bgs. No. 1-2-3 BREAD.

## 400 Fkns. Butter MENS AND BOYS Boots & Shoes,

Blocks Jib Hanks &c., &c.  
May 26 1857.

## The Subscribers.

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

ALSO  
500 Barrels prime PORK,  
AND  
Per. "Joachim & Hinrich" 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.

## The Subscribers.

HAVE just landed per. Brigantine "Caroline" from New York.  
764 Brls. extra superfine FLOUR.  
800 do. superfine Do.  
50 do. PITCH  
50 do. TAR.  
100 do. Mess BEEF, a choice article.  
**RIDLEY & SONS.**  
May 26 1857.

## For Sale.

40 M. prime seasoned  
**PINE LUMBER,**  
30 M. Hemlock,  
80 M. Shingles,  
Now Landing ex "John Benson," and  
"Richard Brown."  
**RUTHERFORD & BROTHERS**  
May 15 1857.

## Choice Cienfugas Molasses.

THE SUBSCRIBERS.  
Are now landing ex Spanish Brigantine *Bella* from Cienfugas.  
A Cargo of very Superior,  
**MUSCOVADO MOLASSES**  
Which will be disposed of on liberal terms.  
**RIDLEY & SONS.**  
April 28th 1857.

## A CARD.

THE PROPRIETORS OF THE BOSTON  
"Anglo-Saxon,"  
WEEKLY NEWSPAPER  
HAVING appointed Mr. CHARLES E. HIPPLEY, travelling agent for their Journal, in Newfoundland, beg leave to announce to their friends and the public generally, that Mr. H. is now in this city, residing at KNIGHT'S HOME, will be happy to receive the names of any who may feel disposed to facilitate his mission.

The *Anglo-Saxon* is devoted to International interests, Reciprocal Free Trade, Political and Commercial News, Literary and Scientific Information, &c., and contains in its pages all the essentials of a first-class family and business paper.

BARTLETT ST. JOHN & Co., Proprietors.  
14 Tremont Row, Boston, Mass.  
St John's May 13.

## Ridley & Sons.

HAVE received per Margaret Ridley  
An addition to their stock of  
**Manufactured & Store  
GOODS,**  
ALSO  
BRIDPORT WARES  
Of all descriptions  
April 28th 1857

## For Sale

THAT comfortable and well finished Dwelling House formerly occupied by the late Capt. Cunningham, in breast of Mr. Mark Parsons, with a Brick Celler beneath, and Garden in front. The above property is for sale and the terms will be made accommodating.  
Apply to the Subscriber.  
Thomas Godden.  
Jany. 21. 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 combining a provision for old age with an assurance upon life.

REFRAN'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 to 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 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 case 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.

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

Quarterly Premium.

Half Yearly Premium.

Annual Premium.

Age.

Years.

Months.

Whole Annual Premium for remainder of Life.

Half Premium during First 7 years.

Age.

Years.

Months.

Extract from the Half-Credit Rates of Premium.

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 100  
SHARES £20 EACH. 1000.

## TRUSTEES

JOHN SHAWLEIGH—  
JOHN NAYL R. Esq., Esq.  
DIRECTORS, ETC., &c., LIVERPOOL

C. H. TURNER, Esq., Chairman.  
J. BRAWLEY MOORE, Esq., M. P., and  
RALPH BRUCKLEBANK, Esq., 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.
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	8 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 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 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 unmistakeable 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 80 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,  
Bon a Vista GOTTAGE  
with Gardens and Outhouses,—lately in the occupancy of Louis Emerson, Esq. for particulars apply to  
**PUNTON & MUNN**