

THE CONCEPTION-BAY MAN

Shipping intelligence.

PORT OF HARBOR GRACE.
CLEARED.
Feb. 23—Eliza, Walling, Pernambuco, Fish.
24—Maury, Le Blanc, Boston, Fish & oil.
Punton & Munn.

DAGUERRETYPE.

T. A. SALTERI,

Begs respectfully to inform the inhabitants of Harbor Grace that he will be prepared to take Daguerreotype, in the latest style, at the Temperance Hall on Monday at 10 p. m.
Prices from 3s. 9d. to 25s.

ON SALE

PUNTON & MUNN
Are now landing Ex *Clio* from Baltimore

- 950 Brls. Superfine FLOUR
 - 150 do. prime PORK
 - 50 do. prime BEEF
 - 20 boxes Superior TOBACCO
- Which will be sold at reasonable rates.

Harbour Grace
Jan. 9th 1858.

Ridley & Sons

Have just landed Ex *Robert Reed*, from Alexandria.
1200 Brls. Ex. Spfne. Flour
Strongly recommended,
—ALSO—
Ex *Thomas*, from Montreal,

300 Brls. Sp. Flour
50 do. Pease,
30 do. Oatmeal,
100 Kegs Butter.
Dec. 8th.

BY
PUNTON & MUNN,

The cargo of the Schooner "Navigator" from
Hamburg—Consisting of

1140 Bags No. 12 & 3 BREAD,
250 Firkins Randers BUTTER,

AND
Additional supply of mens and boys **BOOTS**
—ALSO—
Now landing Ex Brig "Julio" from New York

200 Barrels Prime PORK,
550 do. Extra Sp. FLUR,

Selling off at low rates for Cash.
Nov. 24th, 1857.

On Sale.

FREE TRADE!!

THE
PEOPLE'S EXCHANGE.

(At the foot of Cochrane Street.)

Is opened for the sale of every description of English, America, Canadian, and Provincial Staple Articles, and there will be as now, constantly on hand, every variety of Provisions, Groceries, & other articles.

The following is now offered at the lowest remunerating prices:—

- | | | |
|-------------|----------------|-------------|
| Four Bread | Pork | Beef |
| Butter | Corn Meal | Shoulders |
| Tea | Lard | Indian Corn |
| Sugar | Coffee | Cheese |
| Molasses | Candles | Pease |
| Tobacco | Syrup | Raisins |
| Chairs | Wrapping Paper | Figs |
| Wash Stands | Settees | Soap |
| Water Pails | Tables | Blacking |
| Sieds | Bureaus | Matches |
| Tubs | Toy Pails | Brooms |
| Mats | Whisks | Match Safes |
| Guns | Baskets | Washboards |
| Brans | Gr'n Scoops | Erl. Covers |
| Horse Feed | Pistols | Brushes |
| Wire Cieves | Hatchet | Boxes |
| Towel Racks | Helves | Lute Cords |
| | | Hams |

BOOTS & SHOES.

(English manufacture.)

Manilla CORDAGE,
AND,
SYDNEY COAL.

The whole of the above articles and others too numerous to mention, being laid in for export, will be sold as above. The Proprietor's motto being: "Small profits and quick returns."
GEORGE LOVEYS,
Manager.
Jan. 23.

FIELD FOR SALE!

The subscriber has received instructions to sell by Private Bargain, a FIELD, situated in the rear of Harvey and Nond Streets and forming a desirable Site for a Cottage—the greater part has been under cultivation.
H. W. TRAPNELL
Harbor Grace, Nov. 4th 1857

ON SALE.

The Subscribers
Have received per *Mary Banfield* from Liverpool, a further Supply of British
Manufactured Goods,

—ALSO—
Gunpowder & Shot,
(S. S. G.)

And other articles suitable for
SEALING OUTFIT.

Ridley & Sons.
Oct. 28th, 1857.

Superfine Flour,
PUNTON & MUNN

Are now landing Ex *Justina Randell* from Baltimore.

1200 bls. Superfine FLOUR.
Cheap for Cash or FISH.

October 6,

For Sale
BY THE SUBSCRIBER,
150 Barrels Extra Baltimore FLOUR,
imported for family use.
DANIEL GREEN.

NOTICES.

THE SUBSCRIBER would respectfully intimate to his Friends and the Public that he has commenced business, on his own premises, as general Dealer and Commission Agent, and hopes, by strict attention and assiduity to merit a share of public patronage and support
Dec. 6. **NICHOLAS PAYNE.**

THE SUBSCRIBERS are prepared to receive Orders from parties who are desirous of obtaining M E N from WATERFORD for next Summers operations in this Country. Parties applying must be prepared to authorise an engagement with the Men for a certain period, and all Orders must be given before the 15th December next.
JAMES & ROBERT KENT.

Orders may also be sent to
Mr. J. MCCARTHY, Carbonear.
Mr. P. DEVEREUX, Harbor Grace.
Mr. J. TARRAHAN, Brigus.
Oct. 23.

COMMERCIAL BANK
OF NEWFOUNDLAND.

NOTICE.

INTEREST at the rate of 5 per Cent. per annum, is allowed by this Bank for Money on Special Deposit.
(By order of the Board.)
R. BROWN,
Manager.
Sept. 5.

UNION BANK
OF NEWFOUNDLAND.

NOTICE.

INTEREST at the rate of £4 per Cent. per annum, will be allowed by this Bank for Money on Special Deposit, and all Parties now holding Deposit Receipts, will be credited at the same rate from this date.
(By order of the Board)
JOHN W. SMITH,
Manager.
Sept. 4.

MEDICAL ESTABLISHMENT.

BEGS to inform his friends and the public, that having just received per "SUPERIOR" from Liverpool, a well selected assortment of Medicines & Perfumery, of the best quality. He has opened the above Establishment, trusting that considerable experience in this line of business in St. Johns, with great care and attention on his part, will insure him a share of public patronage and support.
JOHN FENNEL, Junr.
August 26,

Ridley & Sons

Have just received Ex *Marian Ridley* from New York
1400 Brls. Superfine FLOUR
100 do. Mess PORK,
50 half do. do do,
30 Sacks Superior Rio COFFEE.
Oct. 24th, 1857.

The Subscribers.

Have just received per *Queen* from Liverpool
A general assortment of
BRITISH MANUFACTURED GOODS.

Which they now offer for sale
Cheap for Cash.
RUTHER FORD BROTHER
Sept. 30

BUTTER.

400 Tubs BUTTER per *Highlander* and *Corbett*,
Can be recommended as a
PRIME ARTICLE.
STURFORD BROTHER

For Sale.

BY THE SUBSCRIBER
Ex *Barque Queen*
20 days from Liverpool
their usual extensive and varied selection of
British Manufactured
GOODS
Suitable for the Season
ALSO
TEAS—Souchong Hyson and Con gon
COFFEE UGAR RICE &c
CHEAP for CASH— FISH and OIL.
PUNTON & MUNN
Sept. 16

Notices.

LANBRIA LIFE
Assurance Company
1, PRINCESS STREET, BANK, LONDON.

ESTABLISHED—1837.

Empowered by Special Act of Parliament, 17th, cap. IX.

ADVANTAGES OF THIS INSTITUTION.

INCREASING RATES OF PREMIUM.
A Table especially adapted of the securing of Loans or Debts, and to all others cases where a Policy may be required for a temporary purpose only, but which may be kept up, if necessary throughout the whole term of Life.

HAL-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 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.

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 month 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.

Age.	Years.	Months.	Quarterly Premium.		Half Yearly Premium.		Annual Premium.	
			d.	s.	d.	s.	d.	s.
25	0	0	0	12	1	4	7	3
30	0	0	0	12	1	4	7	3
35	0	0	0	12	1	4	7	3
40	0	0	0	12	1	4	7	3
45	0	0	0	12	1	4	7	3
50	0	0	0	12	1	4	7	3
55	0	0	0	12	1	4	7	3
60	0	0	0	12	1	4	7	3

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

PERSONS having claims against the estate of the late *Isabella Richards* are requested to furnish them to the subscribers.
Harbour Grace } **John Richards** }
May 18 1857. } **Robert Walsh** } Execute.