

he sovereigns, it was possible that I might not secure an apartment on the night of entrance; and having that object in view, and night coming darkly on me, I cannot say how much I was annoyed by the inexorable slowness of the postillions, and the drawing NIKN or YA which they gave in return for all exposition.

MODE OF EFFECTING MARINE INSURANCE.

If a merchant wishes to effect insurance on a shipment of goods to some distant port, he gives his broker written orders to do so, specifying the name of the vessel and captain, the number and value of the different packages forming the shipment, and every particular necessary for the information of the underwriters. The broker immediately fills up a printed policy of insurance, bearing a stamp according to the amount insured and the rate of premium (the duty is 2s 6d per cent. when the premium is at or under 20s. and 5s. per cent. if above) with the requisite particulars, and presents it to the underwriters, as they are called, with whom he transacts business. Underwriters make it a rule never to hazard any large sum upon one ship or cargo; the principle of the business being to distribute their risk over as large a number of vessels as possible, so as to multiply the chances of escape from loss. Few indeed will go the length of £500 upon a single policy; about £200 is the average amount of risk usually undertaken by each underwriter on one vessel or shipment of goods. Supposing that your shipment to be worth £2000, your broker will probably get your policy signed by ten different underwriters, each of whom becomes responsible to the extent of £200 in the case of total loss accruing to you. If the premium charged be 25s. per cent, and the policy stamp an additional 5s, the total sum paid for the insurance of this shipment will be £30 or 1 1/2 per cent, exclusive of brokerage, which is usually five per cent on the premium. This sum you enter as a charge upon the goods in the invoice. Should the goods be entirely lost, you recover the whole value; or if partially lost or damaged, a proportion according to the amount of the actual loss sustained by you. In insuring goods you should add to the amount of the invoice, the expenses of insurance and recovery in case of loss or damage.—Marine insurance companies are only found in very large cities or ports. Hence orders for insurance are frequently transmitted from other places to London. The principal establishment for this purpose in the metropolis is Lloyd's. This establishment has an agent in almost every port in the world, and is actually acquainted through them with the character and condition of almost every vessel employed in the mercantile service. When any damage has arisen to a shipment of goods insured at Lloyd's, it is the business of your correspondent at the port of discharge, to cause the resident agent of that establishment to examine into and report upon the alleged loss. This report is sworn to before the consul at the port, and upon its being received at Lloyd's the underwriters who subscribed your policy, pay the amount of damage reported, according to the proportion in which each underwrote. When goods are insured by you as shipped on account of foreign parties, an addition of a small commission for your trouble, and a per centage for guaranteeing the solvency of the underwriters, are usually charged. When you insure goods consigned to you for sale by a foreign house, you charge the expense of insurance in your account of sales.

TREATMENT OF BRITISH SEAMEN IN RUSSIA.—We can scarcely meet a shipmaster that visits a Russian port, that does not complain of ill treatment by the Russian Custom House officers, or of the exorbitant port charges exacted, which are more than triple the amount levied in a British port. The following is one of many instances we have heard of:—The schooner Isabella of Kirkaldy, was at Cronstadt in August last; and it is matter of notoriety that all seamen at Petersburg have to cook their victuals on shore. On or about the 19th of August, Wm. Robertson cook of the Isabella, was going on shore, carrying oatmeal in

a wooden dish, in order to cook the breakfast of the crew when in passing the booms, one of the Custom house officers stationed there stirred the meal and salt with an instrument he held in his hand and upset it on which the cook challenged him for so doing, whereupon the officer seized him, took him out of his boat, and carried him before the police magistrate, who without any investigation, but simply the word of the officer, sentenced him to three days slavery and to carry stones to the roads at the docks. Surely our ambassador or consul ought to remonstrate with the Russian government for such infamous treatment of British seamen.

The Government of Malta has contracted to be furnished with American pound and three quarters English.—The supply will be the first year, doubtless limited. The Pasha of Egypt, has also contracted with a house in that city to be supplied with Ice from Boston.

Several bodies of men have been recently sent from the British troops in Spain to this country. Strange rumours are afloat respecting the discipline and state of the new levies. The want of provisions and of those comforts which the English recruits expected in the service of the Queen, led, it is said, to a mutinous spirit, and some have actually been sent home, to prevent their deserting to the Carlists. The punishment of flogging is resorted to with severity.—London Paper. [The punishment of flogging inflicted upon the patriots who form the army of the Generalissimo Evans? What will the people of Westminster say to this?—E. L. S.]

IRON.—It is not uncommon to case-harden rail-road plates, by casting them upon a piece of cold iron; this method, termed chilling, is more especially resorted to in the casting of cylinders for rolling metal, forge hammer faces, and common stithies.

CAST IRON.—Sea water, by some unexplained process, so alters the nature of cast-iron, that its cohesion appears to be quite destroyed. Cannon which have been finished up, after lying long in the sea, have been found converted through their substance into something resembling plumbago, and admitting of being cut with a knife.

We have a file of Charleston Papers. The "Charleston Patriot" states, with much satisfaction, that a purse of twenty thousand dollars had been made up in New Orleans, as a reward to any one who could be found bold enough to kidnap ARTHUR TAPPAN, the leader of the anti-slavery party, and deliver him bound to the parties who have subscribed.

The German papers announce an extraordinary occurrence—the voluntary refusal on the part of Dr Schlaler of the post of Senator of Hamburg, for the sake of a principle, by which he loses a sum of £800 a year, forfeits ten per cent of all his property, and is obliged to leave the city immediately never to return.

The fire-offices in London calculate upon one alarm of fire every day, and 32 serious fires every year.

A pension of £100 a year, was granted by George III. of England, to the celebrated Jaques Rousseau, in 1767.

Extract of a letter from a gentleman in St. John, New Brunswick, dated October 2nd:

"We have no news in this cool region except a rumour that Governor Campbell of this Province, has had instructions from the Governor General, Lord Gosford, to have troops in readiness to proceed to Quebec at a moment's warning, as Papineau the French Canadian and Speaker of the Parliament of Lower Canada, has assumed the authority to convocate the General Assembly. We cannot however, believe that a faction in that country will dare to try its strength with Great Britain.—That the time is not far distant when all those Provinces will be severed from the mother country there is little doubt; and yet there never were colonies more kindly ruled than those. The home government as they style it, sits upon them as lightly as a hen upon her brood. The British Ministry esteem it policy to conciliate

the people here at almost any sacrifice, merely to secure to themselves the timber trade in times of war. On all accounts, it would be far better for England that all her North American possessions should secede from her protection. For myself I should be sorry to be assured that a union of any of those colonies with the United States should ever be effected. Texas is the only territory that can be added with any safety or propriety to that great Republic, and that ere long will probably be ours. It is too far separated from the Mexican States to remain in union with them, and the vast plains that divide them will never be the abode of aught but buffaloes.—New York Paper.

Married On the 12th instant, by the same, Mr. Moses Clarke, of Fresh Water to Miss Johanna Connors, of the same place.

On the 11th instant, by the Rev. G. Ellidge, Wesleyan Missionary, Mr. Roger Butt, of Clown's Cove, to Miss Sarah Efford, of Trinity Bay.

At Harbour Grace, on the 10th instant, by the Very Rev. Charles Dalton, Captain Anthony Brien, to Miss Elen, eldest daughter of Mr. Francis Ronan, both of that place.

At St. John's, on the 5th inst., by the Rev. Edward Troy, Mr. Robert J. Parsons, Proprietor of the Patriot Newspaper, to Eliza, third daughter of Mr. John Flood, all of that town.

Died At Bears Cove, on the 17th inst., after a lingering illness, which she bore with the greatest fortitude, Mrs. Mary Parsons, deservedly lamented by all her acquaintances.

At St. John's on the 7th inst., aged 63 years, Mrs. Mary Ann Morley.

At Sea on the 13th inst., Mr. Richard Cooper, Mate of the Brig Belle, after a lingering illness of 22 days, aged 21 years, a native of Bermuda, whose remains were interred at St. John's.

SHIP NEWS HARBOUR GRACE. ENTERED. Nov. 14.—Brig Emily, Turner, Hamburg. 90 bls. pork, 190 bls. flour, 95 firkins butter, 20 bls. oatmeal, 5 bls. peas, 6 bls. tar, 1 tierce glass, 4000 bricks, 679 bags bread, 4 fitches bacon.

CARBONEAR. ENTERED. Nov. 13.—Brig Hazard, Churchward, New-York, 870 bls. flour, 47 bls. apples, half ton onions, 20 kegs tobacco, 1 cooking stove, for Carbonear and Harbour Grace.

16.—Brig Sisters, Johns, Poole, 342 coils cordage, 20 casks lime, 8 sacks chalk, 6 anchors, 20 bds. oakum, 25 bags nails, 80 bags shot, 19 casks, 19 bales shop goods, 12 bales, 7 casks, 1 box leather goods, 5000 bricks, 40 tons coal, and sundry merchandise.

CLEARED. Nov. 20.—Brig Carbonear, Watts, Spain, Portugal or Italy, 3200 qtls. fish.

ST. JOHN'S. ENTERED. Nov. 13.—Schooner Avon, Edmunds, Sydney, coal.

Mary Jane, Axtell, Bridgeport coal.

14.—Eliza Ann, Anderson, P. E. Island, potatoes.

Brig Lady of the Lake, Bullen, Quebec, beef, pork.

16.—Schr. Milly, Boudrot, Nova Scotia, cattle.

Brig Paget, Gwynn, Demerara, molasses, rum.

Britannia, Meagher, Sydney, coal.

Schr. Powels, Muggah, Sydney, shingles, butter.

Three Sisters, Power, New-York, apples, beef, flour.

Gleaner, Denet, Oporto, salt, lemons, grapes, onions.

Brig Funchall, Picken, Oporto, oranges, salt.

Schr. Adventure, Blake, Boston, apples, beef, onions.

Spanish Brig Miried, Mergre, Havana, ballast.

CLEARED. Nov. 10.—Brig Admiral Lake, Rodd, Spain, fish.

Schr. Rover, Walding, Teignmouth, oil, fish.

Brig Concord, Smerdon, Bristol, fish, oil, &c.

Schr. Elizabeth, English, Sydney, sundries. 12.—Brig Sarah, Bossence, Bristol, oil, herrings.

Sale by Auction. FOR SALE BY PUBLIC AUCTION, ON SATURDAY, The 28th Inst., At NOON, ON THE WHARF OF GOSSE, PACK & FRYER, AT BAY ROBERTS, THE SCHOONER ACTIVE,

With all her MATERIALS, which may be seen any time before the Sale.—She was at the Ice last Spring, and on the Labrador fishery the Summer, is about 58 tons Register; Payment will be accommodating, Viz.—One half this Year, and the other half next Autumn, in FISH or OIL, at the Current Price of the Bay. Bay Roberts, November 25, 1835.

Notices

MR. PACK respectfully informs his Friends and the Public at large, that during his recent visit to England, he entered into PARTNERSHIP in the NEWFOUNDLAND TRADE with the Sons of his late Deceased Partners: to be carried on under the Firm of FRYER, GOSSE & PACK in England as heretofore, but in this Country, under that of PACK, GOSSE & FRYER from the First of JANUARY next. Carbonear, Nov. 25, 1835.

I WILL NOT be accountable for any DEBTS contracted by the Crew of Brig HOPE, under my Command. FRANCIS WM. SHADDOCK. Carbonear, Nov. 25, 1835.

In the Insolvency of ROBERT AYLES, OF CARBONEAR, Merchant.

NORTHERN CIRCUIT COURT, Harbour Grace, 13th November, 1835.

MR. JOHN FITZGERALD and MR. JAMES HIPPLISLEY, of Harbour Grace, Merchants, are this day appointed TRUSTEES of the Estate of ROBERT AYLES of Carbonear, Merchant, duly declared Insolvent; and the said JOHN FITZGERALD and JAMES HIPPLISLEY, are hereby authorised, under such Orders as this Honourable Court shall from time to time make here-in, to discover, collect, and realise the Estate, Debts, and Effects of the said Insolvent. And all Persons indebted to the said Insolvent, or holding any Property or Effects belonging to him, are hereby notified to deliver the same to the said Trustees.

By the Court, JOHN STARK, Chief Clerk & Registrar.

WE the undersigned TRUSTEES to the Insolvent Estate of ROBERT AYLES, Merchant, CARBONEAR, do hereby appoint Mr ROBERT AYLES, and GEORGE HIPPLISLEY of Harbour Grace to collect and receive All the DEBTS Due to the said Insolvent ESTATE, and Notice is hereby given to make IMMEDIATE PAYMENT as above stated.

J. FITZGERALD, JAMES HIPPLISLEY, Trustees.

Carbonear, Nov. 18, 1835.

LIST of LETTERS for CARBONEAR, now in the POST OFFICE, which will not be forwarded without the Postage

Thomas Donelson, 1 } Care of Messrs. Mr. Suffield, 1 } Slade, Elson & Co

Joseph Peters, 1 & 1 Paper

Leonard Butler, 1

Catherine Connors, 1

Phillip Smith, or

Mr. Rogers, 1

Denis Fitzgerald, 1.

S. SOLOMON, Post-Master.

St. John's, Oct. 15

FO... OF... TWO DW... Sited on the NEAR, near H... on the Premises near the WATER... tion of the Su... Unezipped Ter... SEVENTEE... For further PA... COOK, Cooper... Carbonear... Novem...

SAMUEL C... BEGS respect... tants of S... and the COUNTRY for the Pass, A SAC... IN...

The Rebellion... TAVIC H... The Creation... Containing abo... Price...

The above litt... and approved of... ed judgment, ca... therefore solicits and support, as his Performance LIC.

For Recomm... introduce the fol... specimen of the

Behold you clo... Whose beaigs... Thus sunk and... By this, Son of... In love and dut... 'Till not content... And grasping a... They listen'd to... And from exalt... Sunk in and torn... Their unspanned... Yet while rebell... Their chief with... Shall in himself... And on his cour... His characters... His brow shall... His rule and see... And millions by... Their pregnant... Shall stamp his

This quotation... nounced by the... his Expulsion fro

Subscripti... ceived at the Off... near, of the M... the TIMES, and by... Also by Mr. M... VANDERHOEF at

Carbonear, August 26,

Gentel B...

MRS CATH... of the l... begs permission... bour Friends, sh... date GENTLEM... of the Out Ports, comfortable BOA... her House near t... where every atten... on the most reaso

St. John's, Sept 6, 1835.

BLANKS of... at the Office... Carbonear, Sep-9, 18...