

THE CONCEPTION-BAY MAN

The Subscribers.

ARE now landing ex Barque "Arehusa" and Brig "William Panton" from Liverpool A LARGE & VARIED ASSORTMENT OF **British Manufactured G O O D S** Suitable for the fisheries.

ALSO 500 Barrels prime PORK, AND Per. "Jacobin & Hinrich" from Hamburg. **1270 Bags Bread** **500 Firkins Butter.** **3 Pa. Leatherware** **26 Boxes Window Glass.**

The whole of which will be disposed of on reasonable terms. **PUNTON & MUNN** May 12th 1857.

Choice Cienfugas Molasses.

THE SUBSCRIBERS. Are now landing ex Spanish Brigantine Bella from Cienfugas. A City of very Superior, **MUSCOVADO MOLASSES** Which will be disposed of on liberal terms. April 23th 1857. **RIDLEY & SONS.**

For Sale.

BY **PUNTON & MUNN,** 1527 Barrels superfine FLOUR. 200 do MEAL. 50 do MEAL BEEF. 50 do BUTTER. 50 do TAR. 50 Boxes superior TOBACCO. April 23th 1857.

A CARD.

THE PROPRIETORS OF THE BOSTON "Anglo-Saxon,"

HAVING appointed Mr. CHARLES E. HIPPLEY to sell agent for their Journal, in Newfound, had beg leave to announce to their friends and the public generally, that Mr. H. is now in this city, residing at KNIGHT'S HOME, who 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.

GOVERNMENT NOTICE.

THE BOARD OF WORKS WILL receive Sealed TENDERS until THURSDAY, the 23th MAY, Instant, at 12 o'clock noon, for the erection of a **Light Tower Covered**

Way AND Dwelling-House,

BACALIEU ISLAND. PLANS and Specifications of the above WORK can be seen on applications to the Secretary, to whom the TENDERS will be directed, and who will give every information as to the convenience in landing, and distance from the Water to the intended Site. (By Order) **GEO. J. HOGSETT,** Secretary B.W.

St. John's May 13

NOTICE. I will not be accountable for any debt contracted in my name, without a written order from myself. **Robert Morris.**

Harbor Grace, May, 12 1857.

Ridley & Sons. HAVE received per Margaret Ridley An addition to their stock of **Manufactured & Store G O O D S**

ALSO BRIDPORT WARES Of all descriptions April 28th 1857

For Sale. The new fast sailing Schooner

Burthen per Register 61 Tons Substantially built, and well found in Sail, Rigging and Ground Tackle, a very desirable craft for a Coaster Apply to **CLIFT, WOOD &**

For Sale

NOW LANDING by the Subscribers, ex Brig Greyhound, from Baltimore— 200 Barrels Prime PORK, 752 " Superfine FLOUR, 300 " White CORN MEAL, 30 Bags COFFEE. **RIDLEY & SONS.** Dec. 24, 1856. 1m.

SPRING GOODS.

Ridley & Sons HAVE just received per Spirit of the Tussock and Haidel from Liverpool their Spring Supply of

STORE GOODS, Comprising everything necessary for the **FISHERY OUTFITS**

ALSO

100 Firkins Irish BUTTER choice for family use. 100 Tierces Irish PORTER which can be highly recommended Together with their usual extensive and varied assortment of **British Manufactured GOOD** All will be sold on the most reasonable terms **CASH.** April 14 1857.

PUNTON & Munn

ARE now landing [Ex Hampden] from Hamburg. 600 Bags No 2 & 3 BREAD 310 Kegs BUTTER

ALSO AN Assortment Of Men's Wellington Boots Lambskin Caps & Which will be sold on reasonable terms Harbour Grace, February 25, 1857.

On Sale

BY **PUNTON & MUNN.** (Ex Laure from Baltimore.) 680 Barrels Superfine Flour 400 Do, White Meal 200 Do, Pork 20 Bxs., Tobacco.

ALSO (Ex Baltic from Baltimore & Sea Bird from Boston) 664 Barrels Superfine Flour 200 Do, Prime Pork 200 Do, Corn Meal. **Jan. 14 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,** **Jan. 21, 1857.**

Superfine Flour, Prime Pork, White Corn Meal, Rice, Ex Acacia Butter, Cheese, &c. Apply to **Wm. DONNELLY,** Oct. 15.

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.

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.

Empowered 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.

Age.	Quarterly Premium.		Half Yearly Premium.		Annual Premium.	
	£	s. d.	£	s. d.	£	s. d.
30	0	12 3 4	0	12 3 4	0	12 3 4
35	0	12 3 4	0	12 3 4	0	12 3 4
40	0	12 3 4	0	12 3 4	0	12 3 4
45	0	12 3 4	0	12 3 4	0	12 3 4
50	0	12 3 4	0	12 3 4	0	12 3 4
55	0	12 3 4	0	12 3 4	0	12 3 4
60	0	12 3 4	0	12 3 4	0	12 3 4

Whole [Annual] Premium for remainder of Life. £ 1 19 2, 2 3 6, 2 9 10, 3 3 8, 3 9 5, 4 5 6, 5 13 4. Half Premium during First 7 years. £ 0 19 7, 1 4 11, 1 9 12, 2 4 10, 2 9 9, 3 4 8, 3 9 8. Age. 25, 30, 35, 40, 45, 50, 55, 60. 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.**

TEACHER WANTED. FOR the School at the Dock, Port de Grave. Salary £40 currency per annum, with Fees. Apply to the Rev. MARTIN BLACKMORE, Chairman Provincial Educational Board, Bay Roberts. Dec. 2, 1856.

ROYAL INSURANCE COMPANY.

CAPITAL—\$200,000 (100,000) SHARES £20 EACH, 1000. TRUSTEES

JOHN SHAW LEIGH—JOHN NAYLOR Esq., Esq. DIRECTORS, ETC. CHARLES TURNER Esq., J. BRAMLEY MOORE Esq., and RALPH BRACKLEBANK Esq. Deputy-Ch.

FIRE BRANCH. Annual Premiums £150,000, 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 of Policies not Charged. Forfeitures of Policy cannot take place from unintentional mistake. **MEDICAL FEES PAID,** Moderate Premiums—Large Bonus Declared, 1856.

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

Year	Age	Sum Assured	Premium
1845	29	1020	242 18 4
1846	24	1000	194 5 0
1846	33	2900	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 £59,000 to its permanent capital, for the increased protection of its Insured. This step distinctly shows that the Company has always acted upon the principle established by 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 success 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 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 16 1856.

Indeed, the bonus of the Royal may be pronounced to be large than any yet declared by the mass of the English office. Here is an office which yields a fairly estimated and wholesome average bonus of 5 per centum in its Life Branch, and in regard to fire operations, can make this very enviable bonus, that it has exceeded the Fire business of all but two of the London Fire offices—viz. the respective nearly £130,000 per year in Fire premiums alone—some of which ancient offices have been in existence for centuries! Equally successful and similar 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. LUNING Esq., M.D., Medical Examiner **BROCKLEBANK & SETHONY** Agents for Newfoundland

TO BE LET, And immediate possession given, **Bona Vista GOTTAGE,** with Gardens and Outhouses, lately in the occupancy of Louis Emery Esq. For particulars, apply to **PUNTON & MUNN.**