

THE CONCEPTION-BAY MAN

For Sale.

BY PUBLIC AUCTION

ON SATURDAY next the 11th day of May, at 12 o'clock on the Wharf of William Donnelly Esq.

THE BRIGANTINE, "CAROLINE,"

126 Tons Register
With all her Materials as she came from the Ice. [as per Inventory.]
Harbour Grace Andrew Drysdale } Executors to the estate of Robert Wash. }
4th May 1857 } O.W. Corlin

Choice Cienfugas Molasses.

THE SUBSCRIBER.
Are now landing ex Spanish Brigantine Bella from Cienfugas.
A Cargo of very Superior,

MUSCOVADO MOLASSES

Which will be disposed of on liberal TERMS.
April 28th 1857.
RIDLEY & SONS.

For Sale.

BY

PUNTON & MUNN,
The Cargo ex Rotterdam from Baltimore
CONSISTING OF
1527 Barrels superfine FLOUR,
290 do MEAL
50 do MESS BEEF
50 do PITCH
50 do TAR.
50 Boxes superior TOBACCO.
April 28th 1857.

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.

The fine fast sailing Schooner
"HARRINGTON"
Burthen per Register 61 Tons
Substantially built, and well found in Sail, Rigging and Ground Tackle, a very desirable craft for a Cutter.
Apply to
CLIFT, WOOD &

NOTICE. Office of the Board of Works,

April 8th, 1857.
The following resolutions were adopted by the Board on the 4th inst:
Resolved.—That the Board of Works will not be accountable for any expenditure on Roads, Public Buildings, or any institution over which it has control, except such expenditure shall be ordered by the Board,—such order to be verified by the written order of the Chairman and Secretary for such expenditure.
Resolved.—That no Surveyor or Inspector of Roads, or servant of the Board, shall give or have authority to give any order for Supplies, or work of any description, without first obtaining the written order of the Chairman and Secretary.

THE UNDERSIGNED, in respectfully tendering his acknowledgements to the Subscribers to his

Chart of the Town and Harbour of St John's, and Dairy Tables, &c.

Desires to inform them that he has received both of these works, which were lithographed in England, in a superior style of finish, and are now ready for delivery. A few extra copies will be on hand for a short time for disposal, at the publishing price, if early application be made.
PRICE.—Charts, 20s. Tables, 10s. Frames and Fixings for Tables can be supplied for 15s. and for Charts 20s. Samples of which may be seen at Mr. McConnan's Book-store.
FREDRICK R. PAGE
St John's April 20.

SPRING GOODS.

Ridley & Sons

HAVE just received per [Spirit of the Times] and [Haidée] from Liverpool their Springs Supply of

STORE GOODS,

Comprising everything necessary for the FISHERY OUTFITS
ALSO
100 First 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
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.)
630 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.
Jany. 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,
Jany. 21. 1857.

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.

Ridley & Sons.

HAVE just received per "Belle," from Demerara
100 Puncheons very superior MOLASSES,
20 Hogsheads bright SUGAR.
All of new Crop, which will be sold cheap for CASH.
Harbour Grace, Dec. 16, 1856. 1m.

BY THE SUBSCRIBER,

Ex Boneta, from Baltimore,
Superfine Baltimore Flour, Prime Pork
White Corn Meal, Rice:
Ex Acacia from Montreal,
Superfine Flour, Butter, Pease, &c
And ex Queen, from Liverpool,
An Assortment of British Manufactured GOODS which will be sold low for Cash.
Oct. 15. WM. DONNELLY.

TO BE LET,

And immediate possession given,
Bona Vista GOTTAGE,
with Gardens and Outhouses,—lately in the occupancy of Louis Emerson, Esq.
for particulars, apply to
PUNTON & MUNN

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.

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 of 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.	Extract from Table with Participation in profits after Seven Years Paying	
			Quarterly Premium.	Half Yearly Premium.
25	30	36	£ 1 19 2	£ 3 14 6
30	36	42	£ 1 19 2	£ 3 14 6
35	42	48	£ 1 19 2	£ 3 14 6
40	48	54	£ 1 19 2	£ 3 14 6
45	54	60	£ 1 19 2	£ 3 14 6
50	60	66	£ 1 19 2	£ 3 14 6
55	66	72	£ 1 19 2	£ 3 14 6
60	72	78	£ 1 19 2	£ 3 14 6
65	78	84	£ 1 19 2	£ 3 14 6
70	84	90	£ 1 19 2	£ 3 14 6
75	90	96	£ 1 19 2	£ 3 14 6
80	96	102	£ 1 19 2	£ 3 14 6
85	102	108	£ 1 19 2	£ 3 14 6
90	108	114	£ 1 19 2	£ 3 14 6
95	114	120	£ 1 19 2	£ 3 14 6
100	120	126	£ 1 19 2	£ 3 14 6

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 — £200,000,000, in 1000
SHARES £20 EACH. 1000.

TRUSTEES

JOHN SHAW LEIGH—
JOHN NAYL R Esq., Esq.
DIRECTORS, ETC., &c. LIVERPOOL.
CHARLES TURNER, Esq., Chairman.
J. BRAMLEY MOORE, Esq., M. P., and
RALPH BRUCEBANK, 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. 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.	Sum Assured.	Premium.	£ s. d.
1845	29	£ 1 0 0	242 18 4
1846	24	1 0 0	194 5 0
1846	33	2 9 0	480 15 0
1847	10	3 0 0	46 4 0
1848	23	1 0 0	14 5 2
1849	27	5 0 0	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 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 account 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 20 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. BUNTING, Esq., M.D.,

Medical Examiner,
BROCKLEBANK & ANTHONY,
Agents for Newfoundland.

WARREN, BROTHERS

St. John's.... NEWFOUNDLAND

COMMISSION MERCHANTS AND GENERAL AGENTS.

C. S. WARREN

Agents Canada Life Assurance Company