

**For Sale,**

**NINETEEN** Years Interest, in a Commodious House, Centrally Situated (Near the Hotel) consisting of two Tenements, with shop in each and well finished rooms, on the first and second story's, there is also a good Bakery attached with yard, Pump, and Store House, and convenient access for cartage to the wharf.  
Ground rent, £11 currency per annum.  
Apply to **SILAS KNAPTON,**  
Harbour Grace.  
April 14th 1857.

**EXCELLENT ADVERTISING MEDIUM.**

**THE ANGLO-SAXON, EUROPEAN AND COLONIAL GAZETTE,** weekly newspaper, published at 41 Tremont Street, Boston, Mass., now in its second volume, presents unusual facilities to the

**ADVERTISING PUBLIC.**  
Having a large and increasing circulation throughout the United States and the British North American Provinces, including East and West Canada, New Brunswick, Nova Scotia, P. E. Island, and Newfoundland. In Canada it is liberally patronized by professional men, merchants, farmers, and trades-people of all classes and is forwarded regularly every week to the following places, viz:

- CANADA WEST.**
- Toronto, London, Hamilton,
  - Kingston, St. Catharines, Chatham,
  - Port Sarria, Brantford, Niagara,
  - Woodstock, Amherstburg, Windsor,
  - Ingersoll, Throold, Collingwood,
  - Merritsville, Stratford, Stratford,
  - Berlin, Galt, Drummondville,
  - Guelph, Dundas, Fergus,
  - N. Hamilton, Simcoe, Elora,
  - Chippewa, Aylmer, Milton,
  - Brampton, Ottawa, Whitby,
  - Vienna, Port Rowan, Fort Dover,
  - Newcastle, Seneca, Bowdoinville,
  - Onerville, Simcoe, Dunville,
  - St. Mary's, St. Thomas, Belleville,
  - Caledonia, Paris, Trenton,
  - Cobourg, Port Hope, etc., etc., etc.
  - Pictou, etc., etc., etc.

**CANADA EAST.**

- Quebec, Montreal, Hull,
- St. Roch, St. Hyacinthe,
- St. Lawrence, Three Rivers,
- Compton, Hatley, etc., etc.
- South Pictou, etc., etc.

This Journal is devoted to international interests, reciprocal free trade, political and commercial news, literary and scientific information, etc. It embraces twenty-four columns of closely printed matter—original and selected—and combines in its arrangements all the essentials of a first-class family and business paper. The Anglo-Saxon circulates in Great Britain, and several of the adjacent European kingdoms.

**TERMS:**—Three dollars per annum, with a discount of one dollar if paid in advance.  
**ADVERTISEMENTS:**—First insertion ten cents per line, and each repetition five cents. A liberal allowance for advertisements over three months.  
**BARTLETT, ST. JOHN, & CO.** Publishers.

**For Sale.**

**BY PUBLIC AUCTION.**  
On Thursday the 23rd April at the Court Harbour Grace the under-mentioned property belonging to the Insolvent Estate of James Mannings.

- Plantation Situate at Mosquito.
- 1 Old Herring Net.
  - 4 do Cod Bag
  - 2 Coils Rope
  - 1 Gun
  - 4 Crapnels
  - 1 Old Cod Seine at Labrador
  - 2 Coils Rope
  - 2 Fishing Skiffs
- A lot of Household furniture particulars of which will be given in Hand Bills previous to the day of Sale
- 2 Skiffs Sails
  - A Fishing Room at Camp Island Labrador.
  - Interest in a Pew in the Wesleyan Chapel, Carbonara.
- WILLIAM DONNELLY** Trustee.

**THE COAC PTION MAN.**  
Is Edited and Published every Wednesday morning, by **GEORGE WEBBER,** at his office, Water Street, opposite the Premises of W. DONNELLY Esq.  
**TERMS:**—Fifteen Shillings per annum, half

**PROTESTANT BOARD OF EDUCATION.**

**Wanted Immediately.**

**A MASTER** for the School, Upper Island Cove a competent and respectable person, who can be well recommended. Salary £40 with fees. Application to be made before the 27th inst. to the Rev. Bertram Jones, Chairman  
Harbour Grace April 7th 1857

**For Sale.**

The fine last sailing Schooner  
Burthen per Register 61 Tons  
Substantially built, and well found in Sails Rigging and Ground Tackle, a very desirable craft for a Coaster  
Apply to **CLIFT, WOOD &**

**PUNTON & MUNN**

**ARE** now landing [Ex *Hampden*] from  
Hampden.  
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.)  
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.  
Jan. 14 1857.

**FOR SALE**

**A** comfortable and well finished Dwelling house formerly occupied by the late Capt. Cunningham, in front of Mr. Mark Parsons, with a brick Cellar 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.

**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.**  
Im.  
Dec. 24, 1856.

**Ridley & Sons.**

**HAVE** just received per "Belie," from Demerara—  
100 Puncheons very superior MOLASSES,  
20 Hogsheads original SUGAR.  
All of new Crop, which will be sold cheap for CASH.  
Harbour Grace, Dec. 16, 1856. Im.

**BY THE SUBSCRIBER,**  
Ex *Boneta*, from Baltimore,  
superfine Buttermilk Flour, Prime Pork  
White Corn Meal, Rice:  
Ex *Acastus* 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, F.O.B. or Oil.  
Oct. 15. **Wm. DONNELLY**

**TO BE LET,**

And immediate possession given,  
**Bona Vista GOTTAGE,**  
with Gardens and Outhouses, lately in net 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 use 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 providing for 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, PRINCESS STREET, BANK, LONDON.  
INSITUATED—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 premium 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.

(MUTUAL.)  
Extract from Table with Participation in profits after Seven Years Payment of Premium.

Age	Months	Quarterly Premium	Half Yearly Premium	Annual Premium
25	0	£ 0 12 6	£ 2 4 6	£ 4 9 0
30	0	£ 0 12 6	£ 2 4 6	£ 4 9 0
35	0	£ 0 12 6	£ 2 4 6	£ 4 9 0
40	0	£ 0 12 6	£ 2 4 6	£ 4 9 0
45	0	£ 0 12 6	£ 2 4 6	£ 4 9 0
50	0	£ 0 12 6	£ 2 4 6	£ 4 9 0
55	0	£ 0 12 6	£ 2 4 6	£ 4 9 0
60	0	£ 0 12 6	£ 2 4 6	£ 4 9 0

(PROPRIETARY.)  
Extract from the Half-Credit Rates of Premium.

Age	Months	Whole Annual Premium for remainder of Life	Half Premium during First 7 years
25	0	£ 1 19 2	£ 0 19 2
30	0	£ 1 19 2	£ 0 19 2
35	0	£ 1 19 2	£ 0 19 2
40	0	£ 1 19 2	£ 0 19 2
45	0	£ 1 19 2	£ 0 19 2
50	0	£ 1 19 2	£ 0 19 2
55	0	£ 1 19 2	£ 0 19 2
60	0	£ 1 19 2	£ 0 19 2

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., sq. LIVERPOOL**  
**CHARLES TURNER, Esq. Chairman.**  
**J. BRAMLEY MOORE, Esq. M.P., and**  
**RALPH BROCKLEBANK, 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:

Year	Age	Sum Assured	Premium	Bonus
1845	29	£ 1020	£ 242 18 4	£ 186
1846	24	1000	194 5 0	160
1846	33	2900	480 15 0	322
1847	10	300	46 4 0	46
1848	23	100	14 5 2	14
1849	27	500	46 15 4	46

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 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 not 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 26. 1855.

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 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. PUNTING, Esq. M.D.,**  
*Medical Examiner*  
**BROCKLEBANK & ANTHONY,**  
*Agents for Newfoundland.*  
**J. WARREN, Esq. M.D.**  
*Medical Examiner*  
**St. John's.... NEWFOUNDLAND**  
**COMMISSIONERS AGENTS AND GENERAL AGENTS**  
**C. S. WARREN**  
*Agents Canal Life Assurance*