

THE CONCEPTION-BAY MAN

SHIPPING INTELLIGENCE.

CLEARED.
 April 3.—Marian Ridley—Hartry, West Indies
 4.—Nymph—Collier, Cadiz.
ENTERED.
 April 3.—Spirit of the Times—Martiu, Liverpool—25 days.
 Ridley & Sons,
 Arrived from the Ice.
 Terra Nova 2000 }
 E. William 33 0 } Ridley & Sons.
 Chanticleer 3,600 } William Donnelly.

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,
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 - Newcastle, Seneca, Cayuga,
 - Oshawa, Bowmanville,
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 - Uxbridge, Paris, Belleville,
 - Cobourg, Trenton, Prescott,
 - Piston, Port Hope, &c., &c., &c.

CANADA EAST.

- Quebec, Montreal, Hull,
- Saurepooke, Peryn, St. Hyacinthe,
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This Journal is devoted to international interests, reciprocal free trade, political and commercial news, literary and scientific information &c. It contains twenty-four columns of closely printed matter—original and selected—and contains 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 five 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 16th April at the Court-House in Harbour Grace the under-mentioned property belonging to the Insolvent Estate of James Shannon is.

- Plantation Situate at Mosquito.
 - 1 Old Herring Net.
 - 4 do Cod Bag
 - 2 Coils Rope
 - 1 Gun
 - 4 Grapnels
 - 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, Carbonear.
- WILLIAM DONNELLY** Trustee.

THE LAST OF THE ABORIGINES.
 A FEW Copys of this Newfoundland Poem remain to, be disposed of at this Office

PROTESTANT BOARD OF EDUCATION.

Wanted Immediately.
 AS 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 fast sailing Schooner **KNAREHT.**
 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 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 Laire 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. Im.

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. Im.

BY THE SUBSCRIBER,
 Ex *Boneta*, from Baltimore.
 Superfine Baltimore 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, Fish or Oil.
 Oct. 15. **WM. DONNELLY.**

TO BE LET,
 And immediate possession given,
 Bona Vista GOTTAGE,
 with Gardens and Outhouses,—lately in let 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. LX.

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 aid 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.
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 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.
25	0	12	0	24	0	30
30	0	12	0	24	0	30
35	0	12	0	24	0	30
40	0	12	0	24	0	30
45	0	12	0	24	0	30
50	0	12	0	24	0	30
55	0	12	0	24	0	30
60	0	12	0	24	0	30

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.

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.

ROYAL INSURANCE COMPANY.

CAPITAL — £200,000 000, in 80 SHARES £250 Each. 1850.
TRUSTEES
 JOHN SHAW LEIGH —
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DIRECTORS, ETC., LIVERPOOL:
 CHARLES TURNER, Esq. Chairman.
 J. BRAMLEY MOORE, Esq. M. P.,
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FIRE BRANCH.
 Annual Premiums £130,000, exceeding 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. Features 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 a 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.	Age.	Sum Assured.	Premium.	Years.
1845	29	1020	242 18 4	12
1846	24	1000	194 6 0	16
1846	33	2900	480 15 0	32
1847	10	300	46 4 0	42
1848	23	100	14 5 2	10
1849	27	500	46 13 4	40

"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 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 larger than any declared by the mass of the English office. Here is an office which yields a fairly earnest and wholesome reversionary bonus of 80 per centum in its Life Branch, and it 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 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, 1856.

FREDERICK G. BUNTING, Esq., M.D., Medical Examiner
BROCKLEBANK & ANTHONY, Agents for Newfoundland.

J. WARREN, BROTHERS
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