

THE CONCEPTION-BAY MAN.

For Sale.
 BY THE SUBSCRIBERS
 Ex Barque Queen
 20 days from Liverpool
 Their usual extensive and varied selection of
 British Manufactured
GOODS
 Suitable for the Season
 ALSO
 TEAS—Souchong Hyson and Congon
 COFFEE SUGAR RICE &c
 CHEAP FOR CASH—FISH and OIL.
 PUNTON & MUNN.
 Sept. 16

The subscribers.
 HAVE received a prime article of Irish
BUTTER.
 Which will be disposed of, Cheap for Cash
 RIDLEY & SONS.
 Sept 15, 1857.

By the subscriber.
 20 Boxes Congou
Tea
 A SUPERIOR ARTICLE.
 10 Boxes good retailing
Tobacco,
 20 Sides Sole Leather,
 ALSO
 A large assortment British Manufactured
Goods.
 CHEAP FOR CASH.
 J. B. DRYSDALE.
 Sept. 15.

Just Received.
 EX BAL TIC from Baltimore.
 628 Barrels superfine
FLOUR.
 129 do. Prime
PORK.
 ALSO
 Ex "Cecile" from
 Montreal.
 60 Casks family
BUTTER.
 Cheap for Cash, Fish, or Oil.
 PUNTON & MUNN.
 Sept. 8.

By the Subscribers,
 Ex "Mary Ann" from
 Bathurst.
 100,000 Pine BOARD,
 a very good article,
 10,000 Pine Plank,
 1 2 & 3 inch.
 5,000 Studding
 4. X 3.
 5,000 do. 5. X 4.
 20 M. Laths.
 200 M. Prime Cedar
Shingles.
 RUTHERFORD, BROTHERS.

Superfine Flour.
 PUNTON & MUNN
 are now landing E. J. et na Rendell from
 Baltimore,
 1200 bls. Superfine
FLOUR.
 Cheap for Cash or
FISH.
 October 6,

For Sale.
Just arrived
Per BALTIC from
Baltimore,
 500 Barrels superfine
FLOUR.
 50 Do. PORK.
 Cheap for Cash, Fish or Oil,
 WILLIAM DONNELLY
 Sept 9,

THE CARGO OF THE BRIG JOHN BENSON
 CONSISTING OF
 70,000 feet PRIME PINE
BOARD.
 RUTHERFORD BROTHERS
 August 18

BY PUNTON & MUNN.
 The cargo of the Schooner "Alice Mowe,"
 FROM BALTIMORE
 1330 Barrels Superfine
FLOUR
 200 Barrels Prime Mess
PORK,
 50 Boes Cavendish
TOBACCO,
 All of which will be sold Cheap for
 CASH, FISH OR
OIL,
 August 18.

THE
SUBSCRIBERS
 Offer for Sale the cargo of the Brigantine
 "COMMISSARY,"
 CONSISTING OF
 100,000 feet Hemlock
BOARD.
 10,000 feet Hardwood
PLANK.
 10,000 LATHS.
 and
 80 Tubs
BUTTER.
 A good article.
 RUTHERFORD BROTHERS.
 August 25, Ledger & Express

The Subscribers,
 Have just received per Barque "Rothesay,"
 FROM DEMERARA,
 123 PUNCHEONS choice
MOLASSES.
 CHEAP FOR CASH,
 FISH OR
OIL.
 PUNTON & MUNN
 August 18

Ridley & Sons.
 Have just received ex "Nightingale" from Alex-
 andria,
 A cargo of SUPERFINE FLOUR,
 All from New Wheat
 WHICH IS STRONGLY RECOMMENDED
 To the attention of
 HOUSE-KEEPERS
 ALSO
 ex Olive from Montreal
 1000 Brls. Extra Superfine
 CANADIAN FLOUR,
 50 Brls. PEASE
 100 Kegs BUTTER.
 1M
 Sep. 16

For Sale.
Ridley & Sons.
 HAVE JUST LANDED.
 Ex "Haidee" from Hamburg
 1400 B BAGS No 1 2 & 3 BREAD.
 250 FIRKINS Randers BUTTER,
 ON HAND,
 OF FORMER IMPORTATIONS,
SUPERFINE FLOUR,
 Baltimore & Canadian—
PORK,
 Prime & Mess,
BUTTER,
 New Grass
MOLASSES,
 Choice Museovado,
 CHEAP FOR FISH, OIL, OR
 CASH.
 August 18.

Just Landed.
 Ex "Sarah Thorndike" from Baltimore, "Bril-
 liant" & "Joachim Henrich," from Ham-
 burgh.
 500 Barrels Superfine Baltimore
FLOUR.
 100 Firkins Randers
BUTTER,
 10 Boxes
TOBACCO,
 400 Bags No. 1-2 or 3 Hamburgh
BREAD,
Coffee, Rice.
 WILLIAM DONNELLY
 Jan 2nd, 1857,

NOTICES.
 AMBROTYPES.
 —o—o—
 THE subscriber would give notice that he will
 open at TEMPERANCE HALL, Har-
 bour Grace on this day October 7th for the
 purpose of taking Ambrotypes and the various
 styles of Photographs, in the latest and most
 approved methods known in the art and at
 prices as reasonable as they can be afforded
 Specimens can be seen at any time, by calling
 us above.
 Oct. 7th 1857. R. B. STREETE!

COMMERCIAL BANK
 OF NEWFOUNDLAND.
NOTICE.
 INTEREST at the rate of Four per Cent.
 per annum, is allowed by this Bank for
 Money on Special Deposit.
 (By order of the Board.)
 R. BROWN.
 Manager.
 Sept. 5.

UNIO BANK
 OF NEWFOUNDLAND.
NOTICE.
 INTEREST at the rate of £4 per Cent. per
 annum, will be allowed by this Bank for
 Money on Special Deposit, and all Parties now
 holding Deposit Receipts, will be credited at
 the same rate from this date.
 (By order of the Board)
 JOHN W. SMITH.
 Manager.
 Spt. 4. 1m.

HARBOR GRACE,
MEDICAL ESTABLISHMENT.
 THE SUBSCRIBER
 BEGS to inform his friends and the public,
 that having just received per "SUPERIOR"
 from Liverpool, a well selected assortment of
 Medicines & Perfumery,
 of the best quality. He has opened the above
 Establishment, trusting that considerable ex-
 perience in this line of business in St. Johns, with
 great care and attention on his part, will in-
 sure him a share of public patronage and support.
 JOHN FENNELL, Jnr.
 August 26.

Warren, Brothers.
 St. JOHN'S.... NEWFOUNDLAND
 COMMISSION MERCHANTS AND GENERAL
 AGENTS
 C. S. WARREN
 NOTARY PUBLIC
 Agents Canada Life Assurance Company

Notices.
LANBRIA 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 un-
 paid 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 Assu-
 red, 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
 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 annu-
 ities, 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 reduc-
 tion 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 se-
 lected.
 Premiums charged for every three months
 difference of age—not, as is usually the cases,
 for every whole year only.
 Half Credit Policies granted on terms unusu-
 ally 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 reduc-
 tion 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.		Years.	Months.
	s.	d.	s.	d.	s.	d.		
0	0	0	1	4	2	7	0	0
1	0	0	1	4	2	7	1	0
2	0	0	1	4	2	7	2	0
3	0	0	1	4	2	7	3	0
4	0	0	1	4	2	7	4	0
5	0	0	1	4	2	7	5	0
6	0	0	1	4	2	7	6	0
7	0	0	1	4	2	7	7	0
8	0	0	1	4	2	7	8	0
9	0	0	1	4	2	7	9	0
10	0	0	1	4	2	7	10	0
11	0	0	1	4	2	7	11	0
12	0	0	1	4	2	7	12	0
13	0	0	1	4	2	7	13	0
14	0	0	1	4	2	7	14	0
15	0	0	1	4	2	7	15	0
16	0	0	1	4	2	7	16	0
17	0	0	1	4	2	7	17	0
18	0	0	1	4	2	7	18	0
19	0	0	1	4	2	7	19	0
20	0	0	1	4	2	7	20	0
21	0	0	1	4	2	7	21	0
22	0	0	1	4	2	7	22	0
23	0	0	1	4	2	7	23	0
24	0	0	1	4	2	7	24	0
25	0	0	1	4	2	7	25	0
26	0	0	1	4	2	7	26	0
27	0	0	1	4	2	7	27	0
28	0	0	1	4	2	7	28	0
29	0	0	1	4	2	7	29	0
30	0	0	1	4	2	7	30	0

Detailed prospectuses, and every requisite infor-
 mation as to the mode of effecting Assurances
 may be obtained upon application to
ROBERT PROWSE,
 NOTARY PUBLIC,
 Agent for Newfoundland
 January
PERSONS having claims against the estate
 of the late Isabella Richards are request-
 ed to furnish them to the subscribers—
 Harbour Grace } John Richards }
 May 13 1857. } Robert Walsh } Executors.