

**THE CONCEPTION-BAY MAN.**

**For Sale.**  
**By the Subscribers,**  
**Ex "Mary Ann" from**  
**Bathurst.**  
**50,000 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.  
 sept. 7,

**For Sale.**  
 THE CARGO OF THE BRIG JOHN BENSON  
 CONSISTING OF  
**70,000 feet PRIME PINE**  
**BOARD.**  
 RUTHERFORD & BROTHERS  
 August 18  
 Ledger and Express, one week.

**Ridley & Sons.**  
 HAVE JUST LANDED.  
 Ex "Haidee" from Hamburg  
**1400 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 Muscovado,  
 CHEAP FOR FISH, OIL, OR  
 CASH.  
 August 18.

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

**For Sale.**  
**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

**NOTICES,**  
 HARBOR GRACE.  
**MEDICAL ESTABLISHMENT.**  
 THE UNDERSIGNED  
**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 FENNEL, Jr.  
 August 26.

**WHOEVER** harbours or employs  
 RICHARD WALSH,  
 the Shipped servant of EDWARD MAHER,  
 of St. John's, Tailor, after this notice will be  
 prosecuted with the utmost rigour of the  
 law.  
**HOGSETT & FLOOD**  
 Solicitors for  
**MR. EDWARD MAHER,**  
 August 20. 3 ins.

**The Subscribers,**  
 Have just received per Barque "Rothesay,"  
 FROM DEMERARA,  
**123 PUNCHEONS choice**  
**MOLASSES.**  
 CHEAP FOR CASH,  
 FISH OR  
**OIL.**  
 PUNTON & MUNN  
 August 12

**COALS!**  
**A cargo of prime Syd-**  
**ney Coal just ar-**  
**rived ex Issabella**  
**Sold low for**  
**CASH.**  
 If taken from the Vessel  
**WILLIAM DONNELLY.**  
 July 15th 1857.

**LAURENCE GRUBERT,**  
 BOOT & SHOE MAKER,  
**TAKES LEAVE** to inform his friends and  
 the public that he has recommenced busi-  
 ness in his native place, having had considerable  
 experience in Canada, he trusts by strict at-  
 tention to business, to merit and obtain a share  
 of public patronage.  
 Harbour Grace, June 23, 1857

**Baltimore Flour.**  
 OF  
**Superior Quality**  
 FOR  
**Family use**  
 The Subscribers are now landing  
 Ex Brig *Skelletea*, from Baltimore,  
 A Superior article of FLOUR,  
 Also—especially imported for Retailers,  
 40 Boxes very choice 10 s. Tobacco,  
 Parties requiring same will do well to  
 make early application as all will be sold  
 Cheap for Cash  
**RIDLEY & SONS.**  
 June 9th 1857.

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

**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 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 As-  
 sured, 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 annu-  
 ities, 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 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.

(MUTUAL.)  
 Extract from Table with Particulars in profits after  
 Seven Yearly Payments.

Age.	Months.	Quarterly Premium.		Half Yearly Premium.		Annual Premium.	
		s.	d.	s.	d.	s.	d.
25	0	0	12	4	4	12	4
30	3	0	12	4	4	12	4
35	6	0	12	4	4	12	4
40	9	0	12	4	4	12	4
45	12	0	12	4	4	12	4
50	15	0	12	4	4	12	4
55	18	0	12	4	4	12	4
60	21	0	12	4	4	12	4

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

Age.	Years.	Whole (Annual) Premium for remainder of Life.		Half Premium during First 7 years.	
		s.	d.	s.	d.
25	7	1	19	1	9
30	10	2	3	1	4
35	13	2	9	1	1
40	16	2	18	1	9
45	19	3	9	1	4
50	22	3	5	1	4
55	25	4	5	1	4
60	28	6	13	1	4

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

**NOTICE.**  
**PERSONS** having claims against the estate  
 of the late Isabella Richards are re-  
 quested to furnish them to the subscribers:  
 Harbour Grace { John Richards } Executors.  
 May 13 1857. { Robert Walsh }

**ROYAL INSURANCE COMPANY**  
 CAPITAL — £200,000,000 IN  
 SHARES £20 EACH. 1,000,  
**TRUSTEES**  
**JOHN SHAWLEIGH —**  
**JOHN NAYL, R. Esq., Esq.**  
**DIRECTORS, ETC., LIVERPOOL**  
 C. HARRIS TURNER, Esq., Chairman.  
 J. BRAMLEY MOORE, Esq., M. P., and  
 RALPH BROCKLEBANK, Esq., Deputy-Chairman.  
**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.	Div.
1845	29	£ 1020	£ s. d. 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 £90,000  
 to its permanent capital, for the increased  
 protection of its Insurers. This step dis-  
 tinctly 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 ex-  
 pected, 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 yet  
 declared by the mass of the English office.  
 Here is an office which yields a fairly earn-  
 est and wholesome reversionary bonus of 8  
 per centum in its Life Branch, and if  
 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 premi-  
 ums alone—some of which ancient office  
 have been in existence for a century!  
 Equally successful and singular in both  
 departments. Indeed, the Life Depart-  
 ment 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.*

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