

**THE CONCEPTION-BAY MAN.**

Casilda - Gomez - Corunna - 24 days.  
Ridley & Sons.  
CLEARED  
July 31 - Mantra - She - Labrador  
Fanny - Cove do  
Ridley & Sons.  
August 3 - William Puntun - Roberts - Spain  
Puntun & Munn.  
August 1 - Eclipse - Townsend - Sydney  
Rutherford & Brothers.

**NOTICE TO MARINERS.**

THE BOARD OF WORKS hereby give notice that the temporary Light exhibited on Green Island, at the entrance of Catalina Harbor, Trinity Bay, since the 1st March last, was on the 13th instant, removed, and replaced by one of a more brilliant character and extensive range. This is a FIXED WHITE LIGHT, burns at an elevation of 92 feet above high water, exhibited every night from sunset to sunrise, and in favourable weather will be seen from E. N. E. seaward, to S. W. 12 miles. Vessels bound Northward by keeping this Light open with the North-head of Catalina until Bonavista Light opens with Cape Le Jean, will give the Flowers Rocks an ample berth - or when coming from the Northward and bound for Catalina, by giving the N. Head a moderate berth, you will clear the Brandies Rocks by steering for Green Island Light. Green Island is situated in lat. 48. 30. N., long. 53.03 West.

JOHN STUART  
Acting Secretary Board of Works.  
Board of Works Office,  
St. John's, 18th July, 1857.

**NOTICE.**

WANTED IMMEDIATELY!

TWO OR THREE

**JOURNEYMEN PAINTERS,**

To whom the highest wages will be given;

ALSO,  
**TWO OR THREE APPRENTICES**

To the Painting Business.

TRENEAR & MCKENZIE.  
St. John's, July 25,

**COALS!**

A cargo of prime Sydney Coal just arrived ex Issabella

Sold low for

CASH.

If taken from the Vessel

WILLIAM DONNELLY.

July 15th 1857.

**Hamburgh Mess Pork.**

A PRIME ARTICLE!

JUST LANDED & ON SAL,

Cheap for Cash.

BY

RIDLEY & SONS.

June 23, 1857.

**THE NEWFOUNDLAND MINING ASSOCIATION**

CAPITAL - £50,000 Sterling

WILL deal LIBERALLY both by Money Payments and in awarding Paid-up Shares to any Party who may bring to the Notice of their Manager at St. John's, any Mineral Discoveries or INDICATIONS which may lead to the Discovery of any remunerative Mineral Deposits.

The Discoverer of any Specimens which may on examination at the Company's Office, prove worthy of attention, will be FAITHFULLY SECURED in his rights on account of such Discovery, before application shall be made to the Colonial Government for any Licence of occupation on the Company's account.

F. N. GIBBORNE,

Manager,  
OFFICE at the head of Messrs. GIBBORNE and HENDERSON Wharf, St. John's, Newfoundland to whom please direct all parcels of Samples Letters, &c.

To be leased for a term of years as may be agreed on.

**Hampshire Cottage,**

With about Four acres of good Land under cultivation, including a large

**KITCHEN GARDEN**

Also a good cellar and pump in back house with a large Stable and Hay Loft.

The above is situated in front of Capt. Stephenson's. - The whole under good fence, - for further particulars apply to the subscriber, THOMAS GODDEN.

July 8, 1857.

**LAURENCE GRUBERT, BOOT & SHOE MAKER,**

TAKES LEAVE to inform his friends and the public that he has recommenced business in his native place, having had considerable experience in Canada, he trusts by strict attention to business, to merit and obtain a share of public patronage.

Harbour Grace, June 23, 1857

**REFINED SUGAR!**

**Ridley & Sons.**

Can now offer an article worth attention.

Ex Marian Ridley from Barbadoes,

House-keepers will find it to their interest to avail of this opportunity as

**Sugar is daily advancing,**

ALSO VERY SUPERIOR

**MUSCOVADO MOLASSES,**

IN SMALL PACKAGES.

suitable for families.

June 9th 1857.

**Baltimore Flour.**

OF

**Superior Quality**

FOR

**Family use**

The Subscribers are now landing

Ex Brig Skelton, 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, "Brighton" & "Joachim Henrich," from Hamburg.

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.

June 2nd, 1857,

**The Subscribers.**

ARE now landing ex Barque "Arethusa" and

Brig "William Puntun" from Liverpool

A LARGE & VARIED ASSORTMENT OF

**British Manufactured**

**GOODS**

Suitable for the fisheries.

ALSO

500 Barrels prime PORK,

AND

Per. "Joachim & Hinrich" from Hamburg.

**1270 Bags Bread.**

**500 Firkins Butter.**

**3 Pn. Leatherware**

**26 Boxes Window**

**Glass.**

The whole of which will be disposed of on reasonable terms.

PUNTON & MUNN

May 12th 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 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.

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 cases 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.
30	0	12	1	4	2	7
35	0	12	1	4	2	7
40	0	12	1	4	2	7
45	0	12	1	4	2	7
50	0	12	1	4	2	7
55	0	12	1	4	2	7
60	0	12	1	4	2	7

Age.	Whole [Annual] Premium for remainder of Life.		Half Premium during First 7 years.	
	s.	d.	s.	d.
25	1	19	0	19
30	1	19	0	19
35	1	19	0	19
40	1	19	0	19
45	1	19	0	19
50	1	19	0	19
55	1	19	0	19
60	1	19	0	19

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.

**NOTICE.**

PERSONS having claims against the estate of the late Isabella Richards are requested to furnish them to the subscribers

Harbour Grace } John Richards } Executors.  
May 23 1857. } Robert Walsh }

**ROYAL INSURANCE COMPANY**

CAPITAL - £200,000,000 in 8

SHARES £20 EACH. 1000.

**TRUSTEES**

JOHN SHAWLEIGH -

JOHN NAYL R. Esq., Esq.

DIRECTORS. ETC., sq., LIVERPOOL

C. HARLES TURNER, Esq., Chairman.

J. BRAMLEY MOORE, Esq., M. P., and

RALPH BROCKLEBANK, sq., 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.	Age.	Sum Assured.	Premium.	Boys
1845	29	1,020	242 18 4	18s
1846	24	1,000	194 5 0	16s
1846	33	2,900	480 15 0	32s
1847	10	300	46 4 0	4
1848	23	100	14 5 2	1
1849	27	500	46 18 4	4s

"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 year

from little more than £30,000 to above

£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 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 o

nearly £130,000 per year in Fire premi

ums alone - some of which ancient offic

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 GOTTAGE

with Gardens and Outhouses, - lately i

het occupancy of Louis Emerson, Esq

for particulars apply to

PUNTON & MUNN