

THE CONCEPTION-BAY MAN.

**RULES OF THE MUTUAL MARINE INSURANCE CLUB OF CONCEPTION BAY**  
 Adopted at a Meeting of Ship-Owners held at the Committee Room, Harbor Grace, February 9th 1858.

MISCELLANY.

I.—This Club shall consist of all such Owners or the Legal Representatives of such Owners of Registered Decked Vessels employed in the Trade and Fisheries residing within the limits of Conception Bay, in the Island of Newfoundland, as shall subscribe and conform to the Rules hereinafter laid down, for the purpose of communicating and receiving reciprocally the benefit of a MUTUAL INSURANCE.

II.—For the management of the business of the Club, the following Officers shall be appointed, viz.—A Committee of seven members of the Club, who shall represent the whole body individually—A Treasurer and Secretary—and seven Surveyors.

III.—The duty of the Committee is to decide by a majority of their body, all losses which may arise in the Scheme of Insurance: they shall govern themselves in their decision by these Rules, each decision shall be final. No Member of the Committee shall vote in the case wherein he is a claimant for a loss. In the event of any of those nominated at this Meeting as Committee-men not attending at the time appointed, having due notice of their meeting, any seven attending, being unanimous in their choice are empowered to elect two members *pro tem*, to complete the number.—The services of the Committee are to be gratuitous.

IV.—The Secretary and Treasurer, under the direction of the Committee, shall transact the general business of the Club, convening and attending meetings, collecting Monies, settling Losses, &c. He shall also furnish each Underwriter and Master of every Vessel admitted, with a printed copy of these Rules, and if required by a member he shall furnish a list showing the Names and Valuation of each and every Vessel admitted into the Club, as well as requisite Stationary for the Committee, and also sell any Wreck belonging to the Club, for which a commission of two and a half per cent. shall be allowed on such Sale; and for the due performance of his duty, and also for all Monies paid into his hands belonging to this Club, he shall give good and sufficient security to the Society in the sum of five Hundred Pounds, as a remuneration he shall receive Twenty Shillings from the Owner or Owners of each Vessel admitted into this Club, and for collecting Losses he shall be paid one per cent. by the claimant.

V.—The duty of the Surveyors is when required to examine any Vessel proposed for admission, and see that she is well and sufficiently found in Anchors, Cables, and Sails, supplied with a spare Rudder, (with lower and trussing Pinnacles affixed thereto) and every other requisite; and particularly to ascertain that the hull is tight, staunch, strong, and in all respects fitted to encounter the dangers and difficulties of the proposed voyage.—It shall always be incumbent on them to see that the Gunpowder in each Vessel is stowed away in a safe and proper place, previous to the Vessel sailing. They shall be satisfied that the master is competent to take charge of the said Vessel, and having in every respect satisfied themselves that no impediment exists against her being received they shall examine her Register, copy the heads thereof into their Record Book, with her valuation, previous to the Secretary's delivery of each Certificate to the Owner or Broker, which Certificate shall state the sum the Vessel is valued in, and shall be as valid as any Policy at Lloyds.—Every Vessel shall be inspected by at least two Surveyors for admission; no person shall survey a Vessel in which he is interested. For the due performance of these duties, the Surveyors are to receive from the Owners Fifteen Shillings for each Surveyed and admitted into this Club. Vessels entered in the Spring must be surveyed before they proceed to the Seal fishery or other Voyage, and again before proceeding on any other Voyage or Voyages within the limits prescribed by these Rules. The Secretary shall furnish each of the Surveyors with a list of all Vessels entered in this Club as soon as the sum is made up, when the duties of such Surveyors commence, and they are hereby required to give immediate attention to the same.

VI.—Should any difference arise between the Owner of any Vessel admitted into this Club and the Surveyors, such difference shall be submitted to the whole body of Surveyors, a majority of whom shall determine the same.

VII.—No Vessels in this Bay at the opening of this Club will be admitted for the Seal fishery, unless the Rules of the Club are signed by the owner or representative of such Vessel on or before the 28th day of February. This Club being formed on a Mutual Principle for the whole season, shall not admit Vessels for the

Summer that have been Insured otherwise on the Sealing Voyage.

VIII.—The owner or legal representative of the vessel shall sign these Rules separately for each admitted into the Club shall be bound to make good to the Treasurer and secretary his or their proportion of any loss that may be admitted.

IX.—Should the owner or legal Representative of any Vessel wish to reserve any proportion of the valuation set upon such vessel by the Surveyors of this Club, he may be at liberty to do so, the amount not exceeding one-third of the sum to be insured on said vessel, provided the amount desired to be so reserved be stated and affixed to the signature at the date of signing the Rules.

X.—Each Member shall underwrite on each particular vessel according to the valuation at which his vessel or vessels are insured in the Club; and bear reciprocally the proportion of any loss that may happen (for which each vessel shall be liable) whether at Sea or in Port, arising from Winds, Seas, Rocks, Shoals, Ice, and all other dangers and accidents of navigation,—as well as from Lightning, Fire, Enemies, Pirates or Thieves, provided the Master has done his duty to prevent the same.

XI.—This Club does not insure against any loss arising from illicit Trade, or from Barratry of the Master or Mariners, nor against average losses, unless the vessel be STRANDED, and the average loss sustained by such stranding amount to Fifteen per cent. on the Fisheries and Coasting Voyage, and Thirty per cent. on all other Voyages within the limits of this Club.

XII.—This Club shall insure all Vessels entered and approved of for the Seal and Cod-fisheries of this Island, including the Banks and Labrador, also vessels engaged in the Coasting Trade within the limits of this Government and its dependencies. And also when voyaging to or from the United Kingdom, Channel Islands, Portugal, Spain, Sardinia, Italy as far East as Naples, (inclusive), the Windward and British West India Islands, viz. Barbadoes, St. Vincent, Trinidad, Grenada, and the port of Demerara; British North America, and the United States as far south as Baltimore (inclusive) from the First day of March next, until the Fifth day of December following provided always that they are subject to the following restriction, viz:—No vessel shall leave any port or place in Newfoundland or Labrador for any port or place in the United Kingdom, Channel Islands, Portugal, Spain, Sardinia, Italy, the Windward and British West India Islands, viz. Barbadoes, St. Vincent, Trinidad, Grenada, and the Port of Demerara, at the risk of this Club, after the Twentieth day of October, nor for any port in British North America or the United States after the Fifth day of November.

No vessel shall leave any port or place in the United Kingdom, Channel Islands, Portugal, Spain, Sardinia, Italy, the Windward and British West India Islands, viz. Barbadoes, St. Vincent, Trinidad, Grenada, and the Port of Demerara, at the risk of this Club, after the Twentieth day of October, nor the United States after the Tenth day of November, nor British North America after the Fifteenth day of November, and any Vessel acting in violation of these restrictions shall not be insured in this Club, and if lost or under average, shall not be paid for by this association. No Vessel insured in this Club shall be at liberty to trade with Belle Isle or Kelly's Island in this Bay previous to the Twenty-fifth of April, nor after the Tenth of September.

All Vessels entered for the Spring voyage shall be liable for all losses that may arise in the Club, after the First day of March; and Vessels entering for the summer voyage shall be liable for such losses as may arise after the Twenty-fifth day of May. It is understood that in all days named in this Rule the time or Noon is intended.

XIII.—No vessel is at the risk of the Club (whether at Sea or in port,) after noon of the Fifth day of December, at which time this Club ceases.

XIV.—Any vessel may be withdrawn by the 25th May, on notice being given to the Secretary in writing but such vessel shall only be accountable for her proportion of any loss which occurs up to that date, unless for losses on the Seal fishery agreeably to these Rules.

XV.—This Society does not insure any one Vessel at more than Twelve Hundred Pounds currency, and in the event of any Vessel being valued at more than that sum the Owner or Owners shall be at liberty to ensure elsewhere the extra value, who shall be entitled to his or

their proportion of any wreck that may be saved should the vessel be lost.

XVI.—In case of any property being saved from wreck or stranding, the master shall call in two or three special Surveyors, and, if practicable, employ an auctioneer to sell it by public vendue for the benefit of the underwriters, or if it shall appear to be for their interests, he shall freight it to Harcourt Grace, and place it in the same manner as wrecks occurring in this Bay at the disposal of the Committee.

XVII.—When any loss shall be admitted by the Committee, the Secretary shall be allowed Twenty Days to collect the proportions payable on demand, who shall hand the amount to the proper claimant, reserving Fifteen per cent until the Twentieth Day of June, if the loss occurs previous to that date, and if the loss occurs at the Cod fishery, Coasting or Foreign Voyages, Fifteen per cent, until the Twentieth Day of December, to meet any loss which may occur in the respective seasons. Should the Committee refuse to allow the claim of any individual who may in consequence enter an action at law, each member is to bear his respective portion of the cost of defending such suit.

XVIII.—Any vessel sailing before noon of the First day of March although she may have been surveyed, shall be excluded the benefit of this Club.

XIX.—Whereas there are vessels belonging to ports within the limits of the Scheme fitting out the present spring in other places, it shall be, and hereby is lawful for a majority of the Committee to receive the said vessels at a valuation to be fixed by them, and to appoint at every such port two special, Surveyors to inspect and approve of them in accordance with those rules, whose certificate shall be deemed valid. And as some vessels have already proceeded to the northern parts without special surveyors being so appointed the Committee are hereby empowered in those cases, to receive the testimony of two trust-worthy residents, as to the condition of any such vessels when proceeding on the Sealing Voyage.

XX.—When any claim for loss that may be made and held on this association is proved to have arisen from, or be caused by, the wilfully improper conduct of the master of the vessel, or which by exertion on his part might have been prevented or lessened in extent,—in all such cases the name of such master shall be recorded on the Books of the association, as that of a person unfit and unworthy, and is hereby declared disqualified, to have charge of any vessel that may hereafter be insured by this association.

XXI.—It shall be understood that all transactions in money matters, shall be in the currency of this Island viz.—Dollars at Five shillings and Sovereigns Twenty-four Shillings each.

XXII.—Every underwriter in this Club shall be required on entering a Vessel, to deposit, in the hands of the Secretary good and sufficient security in writing, for such Vessel's proportion of all losses that may occur.

XXIII.—Those persons who at the present date have not paid the amount of their losses for the last year's Insurance shall not be permitted to enter their Vessels in this Scheme before they pay the said amount.

XXIV.—Any persons appearing at any of the Meetings of this Club to represent an Owner or Owners, and who is not his or their accredited Agent, shall produce a Power of Attorney which document when so produced shall be recorded by the Secretary.

XXV.—In the absence, resignation, or neglect of either of the Surveyors, the Committee are empowered to appoint a Surveyor or Surveyors

The following persons are nominated Officers for the present year:—

<b>COMMITTEE.</b>	
Hon. John Muir	Mr. W. H. Taylor
Mr. H. F. Forward	" I. L. McNiel
" Arthur Thomey	" M. Wishear
" Daniel Green	" John Ryan
" William Brown	" Samuel Gorden
" Edmund Dwyre	" Stephen O. Pack
" William Donnelly	" J. H. Taylor
" John Rorke	" Nathaniel Davis
" E. Pike, Sr.	

**SECRETARY AND TREASURER.**  
 MR. JOHN FITZGERALD.

**SURVEYORS.**

Mr. Andrew Drysdale	Mr. Nicholas Nicholl
" Henry Webber	" William H. Taylor
" Rodger Hannahan	" Edward Pike, Sr.
	Patrick Kelly.

The Queen has granted the title of Baron Chestam to his Hon. Charles Campton Cavendish.

On Saturday, the 9th instant, the doors of the Ecclesiastical Courts throughout the kingdom closed to open no more, after having existed for nearly 800 years.

An American journal, or, rather, a journal advocating the interests of the United States, is about to be established in London.

It is said that there will be in England a larger number of marriages on the bridal day of the Princess Royal than was ever known to be celebrated in any one day before.

By accounts from the departments it appears that the cold has been very severe all over France.

According to advices of the 2nd instant from Constantinople, the Russians do not now interfere with the navigation on the Circassian coast.

The "Moniteur" publishes the treaty between France and Siam French missionaries may preach and build schools, and Frenchmen may buy land in Siam.

On the 1st of January the Circassians, under Sefer Pacha, carried by storm the fort of Akedou and massacred the garrison—1200 Russians.

It is stated in letters from Berlin that M. Tachmann one of the principal bankers of that city, has just failed with liabilities amounting to 800,000 thalers.

The Princess de Solmes, a daughter of Madame Bonaparte Wyse, is about starting a news paper at the fashionable watering place of Aix les Bains.

The great prize of 100,000 florins in the lottery of the Austrian Steam Navigation Company has been won by a purveyor to the army, who is now in durance vile for having defrauded the state.

The Russian Government have issued an order, permitting the importation, free of duty for metal work intended to be used in the construction of ships by Russian subjects, on their own account, in Russian dockyards.

A contract has been entered into between the Greek Government and a telegraph company to unite Greece by means of the electric cable with the Ionian Islands, and thence with Trieste on the one hand, and, on the other, with Turkey and Vienna by Syra and Constantinople.

A terrible accident occurred on the 8th at the Church of St. Sulpice, in the faubourg St. Germain, Paris. One of the pipes belonging to the warming apparatus burst, and threw hot water with fragments of iron and marble, upon the congregation. Three persons were instantly killed, five seriously injured, and many others slightly hurt.

EXTRAORDINARY CASE OF DOUBLE SUICIDE.—Some short time since Mr. John Walker, cloth manufacturer, of Sunny Bank, Mirfield, in the West Riding, fell into a despairing way in consequence of severe losses which he had experienced in South America and other markets; and on the 30th of last December he terminated his life by hanging himself. This event had such an effect upon the mind of his son, Mr. William Walker, that on Saturday the 9th inst., he followed the lamentable example of his parent.

HOLLOWAYS OINTMENT AND PILLS. Lacerations of the flesh, bruises and fractures, occasion comparatively little pain or inconvenience when regularly lubricated or dressed with Holloway's Ointment. In the nursery it is invaluable a cooling application for the rashes, excoriations and scabious sores, to which children are liable, and mothers will find it the best preparation for alleviating the torture of a "broken breast." As a remedy for cutaneous diseases generally, as well as for ulcers, sores, boils, tumours and all scrofulous eruptions, it is incomparably superior to every other external remedy. The Pills, all through Toronto, Quebec, Montreal, and our other chief towns, have a reputation, for the cure of dyspepsia, liver complaints, and disorders of the bowels; it is in truth, co-extensive with the range of civilization.

**THE CONCEPTION-BAY MAN**

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