

THE CONCEPTION-BAY MAN

two months of
pounds were
during the four

or Grace; and
(the first) that
for poor relief
of the year
and account he
last six months
AND SEVEN
of that book.

costonly two
por of Harbor
(that is, two
OUNDS EIGHT
statements are
James Tobin,
say we are to
for they were
hung up in
pen and refer-
cern. What a
bad memory!
triot!—eh?
WAS STERLING
to Carbonear,
the four last
cy, for poor
ording to the
only £187 5s

forty pounds
poor relief in
July and Au-
and to inform
comes the dif-
Carbonear in
ing season in
near? Well,
be a patriot
Trinity comes
for poor relief
year was 179
statement; and
r, according to
14d stg., thus
ne amount ex-
ne top months
Shea or James
enough to in-
rinity who re-
and August?
Let us have a
ounds at any
the amount set
r last months
ne pounds as
mounts of July
with Trinity.
pounds ought

et: the expen-
er months of the
ea's first statu-
last six months
nt, 120 16s 11
40 cy, the sum
y and August.
y for the four
6s cy; and for
the difference
ths of July and
in the four
November and
What a strange
lative expendi-
August and the
the several dis-
of this? Could
trial squad en-
Placentia comes

prepare to shed

the poor of the
er months of the
in the six last
3d stg. mak-
ds cy, in favour
August. FOUR
OS, SOME ODD
eptember, Octo-
Placentia lit-
of July, and
think that in a
entia is, and in
wher codfish
wooding the nets
in hand, and
astliness; one
et and at such a
in undisturbed
and his fellow
s; it was then
and it was set-
vel. But sure-
cessaries of life
wanted in the
ch less Indian
potatoes and
eggs, and
s racy of the
was the four
expended on?

Surely it must be on luxuries; on high seasoned
meats, pier and puddings, roast turkeys, green
goose and gooseberries, fricassies of rich and
rare composition, and perhaps champagne to
crown the whole. Happy people, ye paupers
of Placentia! Happy if ye got all those fine
things.—Ye are saddled with the expense at
all events. Four hundred pounds is put down
to your debit in the two months of July and
August; and ONE HUNDRED AND SEVENTY
POUNDS SOME ODD SHILLINGS in the remaining
four months of the year. Well, it was a great
year for you, paupers of Placentia—that is all
we have to say about it. We find we cannot
finish this story to day, so, contrary to our in-
tention, as expressed at the commencement of this
article, we must return to the subject again.

The small fishing Boats have not been doing
much the past week, still there is no such thing
as failure. Fish more or less continues to be
taken, and provided the usual favourable change
takes place the latter part of the season, the
shore fishery about this place will be a good one.
The large Boats generally return weekly well
fished.

We regret that the mail papers were receiv-
ed too late to enable us to extract our usual
amount of intelligence; a few extracts from Will-
mer and Smith's latest Telegraphic despatches
were all that we had time and space to devote to.

It is Appointed unto all once to die.
DIED.—At Maragones on Sunday the 21st
June, Captain William Gordon of the "Bacallieu,"
leaving a large circle of Relations and Friends
in this place, to lament their sad bereavement.

SHIPPING INTELLIGENCE

ENTERED,
July 20.—Red Jacket,—Kendrick, Liverpool,—
Via St. John's.
Ridley & Sons.
20.—Sofia,—Lloret,—Valencia, 48 days—
Salt.
Puntun & Munn,
CLEARED,
19.—Marian Ridley,—Hartry,—Barba-
docs.
Ridley & Sons,
MEMORANDA.
Arrived but not reported
"BACALLIEU."
From Porto Rico.

COALS!

A cargo of prime Syd-
ney Coal just ar-
rived ex Issabella
Sold low for

C A S H.
It taken from the Vessel
WILLIAM DONNELLY.
July 15th 1857.

Hamburgh Mess
Pork.

A FINE ARTICLE!
JUST LANDED & ON SALE,
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 dis-
coveries or INDICATIONS which may lead to the
Discovery of any remunerative Mineral Depo-
sits.
The Discoverer of any Specimens which may
be examined 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 Govern-
ment for any Licence of occupation on the Com-
pany's account.

F. N. GIBBORNE,
Manager.

OFFICE at the head of Messrs. GIBBORNE
and HENDERSON'S Wharf, St. John's, Newfound-
land, to whom please direct all parcels of Sam-
ples Letters, &c.

To be released 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. Stephen-
sons.—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 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

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 advan-
cing,**

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 Skellettea, 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 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.

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 fish-
eries.**

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 reason-
able terms.

PUNTUN & 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 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.

CHILDREN'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-
ties, 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.

Extract from the Half-Credit rates in profits after

Seven Yearly Payments.

Quarterly Premium.

Half Yearly Premium.

Annual Premium.

Age.

Months.

Years.

Whole Annual Premium for remainder of Life.

Half Premium during First 7 years.

Age.

Months.

Years.

Whole Annual Premium for remainder of Life.

Half Premium during First 7 years.

Age.

Months.

Years.

Whole Annual Premium for remainder of Life.

Half Premium during First 7 years.

Age.

Months.

Years.

Whole Annual Premium for remainder of Life.

Half Premium during First 7 years.

Age.

Months.

Years.

Whole Annual Premium for remainder of Life.

Half Premium during First 7 years.

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Months.

Years.

Whole Annual Premium for remainder of Life.

Half Premium during First 7 years.

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Months.

Years.

Whole Annual Premium for remainder of Life.

Half Premium during First 7 years.

Age.

Months.

Years.

Whole Annual Premium for remainder of Life.

Half Premium during First 7 years.

Age.

Months.

Years.

Whole Annual Premium for remainder of Life.

Half Premium during First 7 years.

Age.

Months.

Years.

Whole Annual Premium for remainder of Life.

Half Premium during First 7 years.

Age.

ROYAL INSURANCE COMPAN

CAPITAL—£200,000,000 IN
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. Forfeiture

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.	Pos.
1845	29	£ 1,020	£ s. d. 242 18 4	182
1846	24	1,000	194 5 0	160
1846	33	2,900	480 15 0	320
1847	10	300	46 4 0	4
1848	23	100	14 5 2	1
1849	27	500	46 18 4	43

"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 year
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 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 of
nearly £130,000 per year in Fire premi-
ums alone—some of which ancient offices
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, Es
for particulars apply to

PUNTUN & MUNN

NOTICE.

PERSONS having claims against the estate
of the late Isabella Richards are request-
ed to furnish them to the subscribers
Harbour Grace } John Richards } Executors.
May 23 1857. } Robert Walsh }