

Ridley & Sons
 Have received per "Belle" from Liverpool a large and well selected stock of British
Manufactured Goods,
 Suitable for the coming Season,
 —ALSO—
 a general assortment of
Store Goods.

March 25 1 m.
 D A G U E R R E O T Y P E .

T. A. SALTERI,

Begs respectfully to inform the inhabitants of Harbor Grace that he will be prepared to take Daguerreotype, in the latest style, at the Temperance Hall on Monday at 10 p. m.
 Prices from 3s. 9d. to 25s.

ON SALE
PUNTON & MUNN

Are now landing Ex *Clio* from Baltimore

950 Brls. Superfine FLOUR
150 do. prime PORK
50 do. prime BEEF
20 boxes Superior TOBACCO

Which will be sold at reasonable rates.

Harbour Grace

Jan. 9th 1858.

Ridley & Sons

Have just landed Ex *Robert Reed*, from Alexandria,

1200 Brls. Ex. Spfne. Flour

Strongly recommended,
 —ALSO—
 Ex *Thomas*, from Montreal,

300 Brls. Sp. Flour
50 do. Pease,
30 do. Oatmeal,
100 Kegs Butter.

Dec. 8th.

BY
PUNTON & MUNN,
 The cargo of the Schooner "Navigator" from
 Hamburg—Consisting of

1140 Bags No. 12 & 3 BREAD,
250 Firkins Randers

BUTTER,
 AND
 An additional supply of mens and boys **BOOTS**
 —ALSO—
 Now landing Ex Brig "Julie" from New York

200 Barrels Prime PORK,
550 do. Extra Sp. FLOUR,

Selling off at low rates for Cash,
 Nov. 24th, 1857.

On Sale.

FREE TRADE!!

THE
 "PEOPLE'S EXCHANGE."

(At the foot of Cochrane Street.)

Is opened for the sale of every description of English, America, Canadian, and Provincial Staple Articles, and there will be as now, constantly on hand, every variety of Provisions, Groceries, & other articles.

The following is now offered at the lowest

remunerating prices:—

Floor	Pork	Beef
Bread	Cor'n Meal	Shoulders
Butter	Lard	Indian Corn
Tea	Coffee	Cheese
Sugar	Candles	Pesse
Molasses	Syrup	Raisins
Tobacco	W rapping	Figs
Chairs	Paper	Soap
Wash Stands	Settees	Blacking
Water Pails	Tables	Matches
Sleds	Bureaus	Brooms
Tubs	Toy Pails	Match Safes
Mats	Whisks	Washboards
Guns	Baskets	Brl. Covers
Bran	Gr'n Scoops	Brushes
Horse Feed	Pistols	Boxes
Fire Cieves	Hatchet	Lute Cords
Towel Racks	Helves	Hams

BOOTS & SHOES.

(English manufacture.)

Manilla CORDAGE,

AND,

SYDNEY COAL.

The whole of the above articles and others too numerous to mention, being laid in for CASH will be sold as above. The Proprietors motto being "Small profits and quick returns."

GEORGE LOVEYS,
 Manager.

an. 28.

FIELD FOR SALE!

—O—

The Subscriber has received instructions to Sell by Private Bargain, a FIELD, situated in the rear of Harvey and Noad Streets and forming a desirable Site for a Cottage—the greater part has been under cultivation.

H. W. TRAPNELL
 Harbor Grace, Nov. 4th 1857

ON SALE.

The Subscribers
 Have received per *ary* & *Banfield* from Liverpool, a further Supply of British
Manufactured Goods,

—ALSO—

Gunpowder & Shot,
 (S. S. G.)

And other articles suitable for
SEALING OUTFIT.

Ridley & Sons.

Oct. 28th, 1857.

Superfine Flour.

PUNTON & MUNN

Are now landing Ex *Justina Randell* from Baltimore,

1200 bls. Superfine FLOUR.

Cheap for Cash or FISH.

October 6,

For Sale

BY THE SUBSCRIBER,
 150 Barrels Extra Baltimore FLOUR,
 imported for family use.
DANIEL GREEN.

NOTICE.

THE SUBSCRIBER would respectfully intimate to his Friends and the Public that he has commenced business, on his own premises, as general Dealer and Commission Agent, and hopes, by strict attention and assiduity to merit a share of public patronage and support
 Dec. 6. NICHOLAS PAYNE

THE SUBSCRIBERS are prepared to receive Orders from parties who are desirous of obtaining M E N from WATERFORD for next Summers operations in this Country. Parties applying must be prepared to authorise an engagement with the Men for a certain period, and all Orders must be given before the 15th December next.

JAMES & ROBERT KENT.

Orders may also be sent to
 Mr. J. MCCARTHY, Carbonear.
 Mr. P. DEVEREUX, Harbor Grace.
 Mr. JA. TARRAHAN, Brigus.
 Oct. 23.

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.

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 experience in this line of business in St. Johns, with great care and attention on his part, will insure him a share of public patronage and support.
 JOHN FENNEL, Jr.
 August 26.

Ridley & Sons

Have just received Ex *Marian Ridley* from New York

1400 Brls. Superfine FLOUR
 100 do. Mess PORK,
 50 half do. do do,
 30 Sacks Superior R to COFFEE.
 Oct. 28th, 1857.

The Subscribers.

Have just received per *Queen* from Liverpool A general assortment of
BRITISH MANUFACTURED GOODS.

Which they now offer for sale
 Cheap for Cash,
RUTHERFORD BROTHERS

Sept. 3 0

BUTTER.

400 Tubs BUTTER per *Highlander* and *my Corbett*,
 Can be recommended as a
 PRIME ARTICLE.
RUTHERFORD BROTHER

For Sale.

BY THE SUBSCRIBER
 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 UGAR RICE &
 CHEAP for CASH—FISH and OIL.
PUNTON & MUNN

Sept. 16

Notices.

BRITANNIA LIFE Assurance Company

1, PRINCESS STREET, BANK, LONDON.

ESTABLISHED—1837.

Impowered by Special Act of Parliament, IVN Vit. cap. IX.

ADVANTAGES OF THIS INSTITUTION.

INCREASING RATES OF PREMIUM.
 A Table especially adapted of the securing of Loans or Debts, and to all others cases where a Policy may be required for a temporary purpose only, but which may be kept up, if necessary throughout the whole term of Life.

HAL-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 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 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.

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 month difference of age—not, as is usually the case for every whole year only.

Half Credit Policies granted on terms unusually favourable to the assured, the amount of half premium 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.	Years. Months.	Quarterly Premium.		Half Yearly Premium.		Annual Premium.	
		£	s. d.	£	s. d.	£	s. d.
25	30	0	12	0	12	0	0
30	36	0	12	0	12	0	0
35	42	0	12	0	12	0	0
40	48	0	12	0	12	0	0
45	54	0	12	0	12	0	0
50	60	0	12	0	12	0	0
55	66	0	12	0	12	0	0
60	72	0	12	0	12	0	0

Extract from Table with Participation in profits after Seven Yearly Payments.

(PROPRIETARY.)
 Extract from the Half-Credit rates of Premium.

Whole (Annual) Premium for remainder of Life.
 £ 1 19 3 2 3 6 10 2 18 4 3 9 8 4 5 6 6 13 4

Half Premium during first 7 years.
 £ 0 19 7 1 4 11 1 9 2 1 14 10 2 2 6 9 2 12 6 3

Age. 25 30 35 40 45 50 55 60

Detailed prospectuses, and every requisite information as to the mode of effecting Assurances may be obtained upon application to

ROBERT PROWSE,
 NOTARY PUBLIC,
 January Agent for Newfoundland

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

Harbour Grace } John Richards } Exco.ute.
 May 13th 1857. } Robert Walsh } Exco.ute.