

THE CONCEPTION-BAY MAN.

THE NEWFOUNDLAND MINING ASSOCIATION, LIMITED.

CAPITAL—£50,000 Stg., in 50,000 shares of £1 each.

ALL PERSONS desirous of having an interest in the above Association, will please notify the Manager at St. John's, in writing, stating the number of Shares required, on or before the 25th June.

The number of Shares apportioned to Newfoundland being limited, an equitable allotment will be made to each applicant on that day.

For all further particulars please apply at the office of the Association, at the head of Messrs. GIBBORNE & HENDERSON'S wharf.

St. John's, June 11.

REFINED SUGAR! Ridley & Sons.

Can now offer an article worth attention. Ex¹ 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 Skellevia, 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, "Brilliant" & "Joachim Henrich" from Hamburg.

600 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.

Ridley & Sons.

HAVE received per "Kelpie" from Liverpool.

A LARGE ASSORTMENT OF Leatherware,

And have by her completed their Spring importation of other British Manufactured

GOODS,

All of which will be sold Cheap for CASH.

May 26th 1857

Ridley & Sons.

ARE now landing ex "Brilliant" from Hamburg.

2500 Bgs. No. 1-2-3 BREAD.

400 Fkns. Butter

MENS AND BOYS

Boots & Shoes,

Blocks Jib Hanks &c., &c.

May 26 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

The Subscribers.

ARE now landing ex Barque "Arethusa" and Brig "William Panton" 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.

The Subscribers.

HAVE just landed per Brigantine "Caroline" from New York.

764 Brls. extra superfine FLOUR.

800 do. superfine Do.

50 do. PITCH

50 do. TAR.

100 do. Mess BEEF, a choice article.

RIDLEY & SONS.

May 26 1857.

For Sale.

40 M. prime seasoned

PINE LUMBER,

30 M. Hemlock,

80 M. Shingles.

Now Landing ex "John Benson" and

"Richard Brown."

RUTHERFORD & BROTHERS

May 15 1857.

Choice Cienfugas Molasses.

THE SUBSCRIBERS.

Are now landing ex Spanish Brigantine Bella from Cienfugas.

A Cargo of very Superior,

MUSCOVADO MOLASSES

Which will be disposed of on liberal

TERMS.

RIDLEY & SONS.

April 28th 1857.

A CARD.

THE PROPRIETORS OF THE BOSTON

"Anglo-Saxon,"

WEEKLY NEWSPAPER

HAVING appointed Mr. CHARLES E. HIPPLER, travelling agent for their Journal, in Newfoundland, beg leave to announce to their friends and the public generally, that Mr. H. is now in this city, residing at KNIGHT'S HOME, will be happy to receive the names of any who may feel disposed to facilitate his mission.

The Anglo-Saxon is devoted to International interests, Reciprocal Free Trade, Political and Commercial News, Literary and Scientific Information, &c., and contains in its pages all the essentials of a first-class family and business paper.

BARTLETT ST. JOHN & Co., Proprietors.

14 Tremont Row, Boston, Mass.

St John's May 13.

Ridley & Sons.

HAVE received per Margaret Ridley

An addition to their stock of

Manufactured & Store

GOODS,

ALSO

BRIDPORT WARES

Of all descriptions

April 28th 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.

EDWARD'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.

INSTITUTED—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 premium for which credit is given being liquidated out of the profits.

At the last Annual General Meeting a reduction of 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.	Months.	Years.	Quarterly Premium.	Half Yearly Premium.	Annual Premium.
			d. s. d.	d. s. d.	d. s. d.
25	0	30	1 19 2	3 19 2	5 19 2
30	0	35	1 19 2	3 19 2	5 19 2
35	0	40	1 19 2	3 19 2	5 19 2
40	0	45	1 19 2	3 19 2	5 19 2
45	0	50	1 19 2	3 19 2	5 19 2
50	0	55	1 19 2	3 19 2	5 19 2
55	0	60	1 19 2	3 19 2	5 19 2
60	0	65	1 19 2	3 19 2	5 19 2
65	0	70	1 19 2	3 19 2	5 19 2
70	0	75	1 19 2	3 19 2	5 19 2
75	0	80	1 19 2	3 19 2	5 19 2
80	0	85	1 19 2	3 19 2	5 19 2
85	0	90	1 19 2	3 19 2	5 19 2
90	0	95	1 19 2	3 19 2	5 19 2
95	0	100	1 19 2	3 19 2	5 19 2

Age.	Months.	Years.	Whole (Annual) Premium for remainder of Life.	Half Premium during First 7 years.
			d. s. d.	d. s. d.
25	0	30	1 19 2	3 19 2
30	0	35	1 19 2	3 19 2
35	0	40	1 19 2	3 19 2
40	0	45	1 19 2	3 19 2
45	0	50	1 19 2	3 19 2
50	0	55	1 19 2	3 19 2
55	0	60	1 19 2	3 19 2
60	0	65	1 19 2	3 19 2
65	0	70	1 19 2	3 19 2
70	0	75	1 19 2	3 19 2
75	0	80	1 19 2	3 19 2
80	0	85	1 19 2	3 19 2
85	0	90	1 19 2	3 19 2
90	0	95	1 19 2	3 19 2
95	0	100	1 19 2	3 19 2

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 800,000 SHARES £20 EACH. 1000.

TRUSTEES

JOHN SHAWLEIGH—
JOHN NAYL R. Esq., Esq.
DIRECTORS. ETC., LIVERPOOL.
C. HARLES TURNER, Esq., Chairman.
J. BRANLEY MOORE, Esq., M. P., and
RALPH BROCKLEBANK, Esq., 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

Date of Policy.	Age.	Sum Assured.	Premium.	Bo.
1845	29	1 020	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	41

"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 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 earned 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 premiums alone—some of which ancient offices have been in existence for a century! Equally successful and singular in both departments. Indeed, the Life Department 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 GOTTAG E with Gardens and Outhouses,—lately in the occupancy of Louis Emerson, Esq. for particulars apply to

PUNTON & MUNN