

# THE CONCEPTION-BAY MAN.

## Just Landed.

Ex "Sara Thordike" from Baltimore, "Brilliant" & "Joachim Heurteich," from Hamburg.

500 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.

COALS! COALS!!

## Just Landing

Ex Richard Brown from Sydney  
**A Cargo of Prime**  
**COAL!**

Cheap if taken from the Vessel.  
RUTHERFORD & BROTHERS.  
May 11, 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

## 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.

## The Subscribers.

HAVE just landed per Brigantine "Caroline" from New York.  
764 Bcls. extra superfine FLOUR.  
800 do. superfine Do.  
50 do. FISH  
50 do. TAIL.  
100 do. Mess BEEF, a choice article.  
RIDLEY & SONS.  
May 26 1857.

## For Sale.

THE BRIGANTINE  
**"CLIO,"**

With all her materials as she returned from the sealing voyage. A most desirable vessel for the general Trade of the Country.  
ALSO

## The Dwelling House,

At present in the occupancy of the Subscriber, with Land, Out Houses, and appurtenances belonging to the same.  
SAMUEL GORDEN.

## 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.

## For Sale.

BY PUNTON & MUNN,  
The Cargo ex Rothesay from Baltimore

CONSISTING OF  
1527 Barrels superfine FLOUR.

200 do MEAL

50 do Mess BEEF

50 do FISH

50 do TAIL.

50 Boxes superior TOBACCO.  
April 25th 1857.

## The Subscribers.

ARE now landing ex Barque "Aredusa" and Brig "William Panton" from Liverpool  
A LARGE & VARIED ASSORTMENT OF  
**British Manufactured**  
**GOODS**  
Suitable for the fish-  
eries.

ALSO  
500 Barrels prime PORK,  
AND  
Per "Joachim & Heinrich" 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.

## 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. HIPPLEY, 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

## SPRING GOODS.

Ridley & Sons

HAVE just received per [Spirit of the Times and Haidee] from Liverpool their Spring Supply of

## STORE GOODS,

Comprising everything necessary for the

FISHERY OUTFITS

ALSO

100 Firkins Irish BUTTER choice for family use.

100 Tierces Irish PORTER which can be highly recommended.

Together with their usual extensive and varied assortment of

British Manufactured GOOD

All will be sold on the most reasonable terms

CASH.  
April 14 1857.

## For Sale

THAT comfortable and well finished Dwelling House formerly occupied by the late Capt. Cunningham, in breast of Mr. Mark Parsons, with a Brick Celler beneath, and Garden in front. The above property is for simple and the terms will be made accommodating.

Apply to the Subscriber.  
Thomas Godden.  
July 21. 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 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 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.

Date of Policy.	Age.	Sum Assured.	Premium.	Bos.
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	4

## ROYAL INSURANCE COMPANY

CAPITAL—£200,000,000, IN 0

SHARES £20 EACH. 1000,

## TRUSTEES

JOHN SHAW LEIGH—  
JOHN NAYL R. Esq., Esq.  
DIRECTORS, ETC., sq., LIVERPOOL  
C. CHARLES TURNER, Esq. Chairman.  
J. BRAMLEY MOORE, Esq., M. P., and  
RALPH BROCKLEBANK, sq., Deputy-Ch

## FIRE BRANCH.

Annual Premiums £130,000, exceeding almost 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:

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1849	27	500	46 18 4	4

"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 80 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 GOTTAGE

with Gardens and Outhouses,—lately in

the occupancy of Louis Emerson, Esq.

for particulars apply to

PUNTON & MUNN

## 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 }

January 28. Agent for Newfoundland