

THE CONCEPTION-BAY MAN.

Just Landed.

Ex "Sara Thordise" from Baltimore, "Brilliant" & "Joachim Heurteich," from Hamburg.
500 Barrels Superfine Baltimore
FLOUR.
100 Pickens 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 Bbls. extra superfine FLOUR.
800 do. superfine Do.
50 do. PITCH
50 do. TAR.
100 do. Mess BEEF, a choice article.
RIDLLEY & 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 appendances 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 *Itchesay* from Baltimore
CONSISTING OF
1527 Barrels superfine FLOUR.
200 do MEAL
50 do Mess BEEF
50 do PITCH
50 do TAR.
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 fisheries.

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.
RIDLLEY & 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 sale 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, 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.

INSITUATED—1839.

Empowered 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.

Age.	Years.	Quarterly Premium.		Half Yearly Premium.		Annual Premium.		Whole [Annual] Premium for remainder of Life.	Half Premium during First 7 years.
		£	s. d.	£	s. d.	£	s. d.		
30	0	0	12	4	4	7	6	1	19
40	0	0	12	4	4	7	6	1	19
50	0	0	12	4	4	7	6	1	19
60	0	0	12	4	4	7	6	1	19
70	0	0	12	4	4	7	6	1	19
80	0	0	12	4	4	7	6	1	19
90	0	0	12	4	4	7	6	1	19
100	0	0	12	4	4	7	6	1	19

Detailed prospectuses, and every requisite information as to the mode of effecting Assurances, may be obtained upon application to
ROBERT PROWSE,
NOTARY PUBLIC,
January 28. Agent for Newfoundland

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 1000
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:

Date of Policy.	Age.	Sum Assured.	Premium.	Bonus.
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

"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 30 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 heret occupancy of Louis Emerson, Esq.
for particulars apply to

PUNTON & MUNN