

# The Conception-Bay Man.

"TRUTH—EVER LOVELY SINCE THE WORLD BEGAN,"  
"THE FOE OF TYRANTS AND THE FRIEND OF MAN."

VOL. I.

HARBOUR GRACE, NEWFOUNDLAND, WEDNESDAY, FEBRUARY 11 1857.

NO. 1

## PROSPECTUS OF A WEEKLY NEWSPAPER, TO BE ENTITLED "THE CONCEPTION-BAY MAN."

THE Subscriber intends publishing a Weekly Newspaper at Harbor Grace, in Conception-Bay, about the last of the ensuing month of July.

It is unnecessary for him to make any observations upon the convenience and usefulness of a Local Journal in so populous and wealthy a district as that of Conception-Bay. That is admitted by every one. But it is necessary to state the political principles which shall guide such a Journal.

1st.—The Conception-Bay Man, shall be a strong advocate for the perpetuation of the true principles of Responsible Government.

2dly.—Equality of political rights and privileges among all religious creeds.

3dly.—We shall maintain Native Rights above all other, when character and qualifications are equal.

4thly.—This Journal shall be the strenuous advocate, first, of the Fisheries—next of Agriculture.

5thly.—It shall in all matters of local interest, maintain a perfectly independent course.

Its Motto shall be TRUTH.

"Truth ever lovely since the world began,  
The foe of tyrants and the friend of Man."

We shall attack no party unless we ourselves are assailed—we shall enunciate our views of Constitutional Responsible Government and if these views be not in accordance with the views of others, we shall endeavor to defend them in the spirit of free discussion—but no interest shall cause us to blink the grand end of responsible rule—"The greatest happiness of the greatest number."

We shall endeavor by every means in our power to make the Conception-Bay Man an interesting weekly visitor, a political instructor in the rising garrison of the colony, and a welcome moral miscellany.

As an advertising medium it will offer great advantages, circulating as it will a few hours after publication among a population of upwards of 50,000 people.

The price of the Conception-Bay Man will be fifteen shillings, per annum, half in advance.

It will be published on a demy sheet, and will contain sixteen columns.

The first number will be generally distributed, and those who feel desirous to support the establishment of a newspaper in Conception-Bay, by becoming SUBSCRIBERS, will please notify the undersigned now, or after they shall have received the first number, their intention of doing so, and to whom all correspondence must be addressed.

We are promised considerable support in St. John's, and anticipate nothing like disappointment.

GEORGE WEBBER.

**N. & J. JILLARD.**  
Watch and Clock Makers, Jewellers General Dealers, and Commission Agents.

Quadrants, Compasses, Charts, Nautical Almanacks, Accordions, Violins, Flutes, and other Musical and Nautical Instruments,

Sold and Repaired.

Depository for the British and Foreign Bible Society, and the Religious Tract Society.

BIBLES and other BOOKS sold at the Society's Prices. Tracts

LET US REASON TOGETHER.

## HOLLOWAY'S PILLS.

WHY ARE WE SICK?

It has been the lot of the human race to be weighed down by disease and suffering. HOLLOWAY'S PILLS are specially adapted to the relief of the Weak, the Nervous, the Delicate, and the Infirm, of all times, ages, sexes, and constitutions. Professor Holloway personally superintends the manufacture of his medicines, and offers them to free and enlightened people, as the best remedy the world ever saw for the removal of disease.

## THESE PILLS PURIFY THE BLOOD.

These famous Pills are expressly compounded to operate on the stomach, the liver, the kidneys, the lungs, the skin, and the bowels, correcting any derangement in their functions, purifying the blood, the very fountain of life, and thus curing disease in all its forms.

## DYSPEPSIA AND LIVER COMPLAINTS.

Nearly half the human race have taken these Pills. It has been proved in all parts of the world, that nothing has been found equal to them in cases of disorder of the liver, dyspepsia, and stomach complaints generally. These soon give a healthy tone to those organs, however deranged, and when all other means have failed.

## GENERAL DEBILITY—ILL HEALTH.

Many of the most despotic Governments have opened their Custom Houses to the introduction of these Pills that they may become the medicine of the masses. Learned Colleges admit that this medicine is the best remedy ever known for persons of delicate health, or where the system has been impaired, as its invigorating properties never fail to afford relief.

## FEMALE COMPLAINTS.

No female, young or old, should be without this celebrated medicine. It corrects and regulates the monthly courses at all periods, acting in many cases like a charm. It is also the best and safest medicine that can be given to children of all ages, and for any complaint; consequently no family should be without them.

HOLLOWAY'S PILLS are the best remedy known in the world for the following Diseases:—

Ague, Asthma, Bilious Complaints, Blisters on the Skin, Bowel Complaints, Colic, Constipation of the Bowels, Consumption, Debility, Dropsy, Dysentery, Erysipelas, Female Irregularities, Fevers of all kinds, Fits, Gout, Headache, Indigestion, Inflammation, Jaundice, King's Evil, Liver Complaints, Lumbago, Rheumatism, Retention of Urine, Scrofula, Sore-throats, Sore and Gravel, Secondary symptoms, Tic-douleur, Tumours, Ulcers, Venereal Affections, Worms of all kinds, Weakness from whatever cause, &c. &c.

Sold at the Establishment of Professor Holloway 244 Strand, (near Temple Bar,) London, and 89, Maiden Lane, New York; and by all respectable Druggists and Dealers in Medicines throughout the civilized world, at the following prices:—1s. 3d. - 3s. 3d. - and 5s. each Box.

There is a considerable saving by taking the larger sizes.

N.B.—Directions for the guidance of patients in every disorder are affixed to each Box.

Wholesale and retail by

T. McCONNAN.

St. John's N.F.

## MARVELOUS REMEDY FOR A MARVELOUS AGE.

## HOLLOWAY'S OINTMENT.

The Grand External Remedy.

By the aid of a microscope, we see millions of little openings on the surface of our bodies. Through these this Ointment, when rubbed on the skin, is carried to any organ or inward part.—Disease of the Kidneys, disorders of the Liver, affections of the Heart, Inflammation of the Lungs, Asthma, Coughs and Colds, are by its means effectually cured. Every housewife knows that salt passes freely through bone or meat of any thickness. This healing Ointment far more readily penetrates through any bone or fleshy part of the living body, curing the most dangerous inward complaints, that cannot be reached by other means.

*Erysipelas and Rheumatism, Scrofula, Humours.*

No remedy has ever done so much for the cure of disease of the Skin, whatever form they may assume, as this Ointment. Scourvy, Sore Heads, Scrofula, Erysipelas, cannot long withstand its influence. The inventor has travelled over many parts of the globe, visiting the principal hospitals, dispensing this Ointment, giving advice as to its application, and has thus been the means of restoring countless numbers to health.

*Sore Legs, Sore Breasts, Wounds and Ulcers.*

Some of the most scientific surgeons now rely solely on the use of this wonderful Ointment, when having to cope with the worst cases of sores, wounds, ulcers, glandular swelling, stiffness or contraction of the joints, &c. &c. 20 years standing.

## Piles and Fistulas.

These and other similar distressing complaints can be effectually cured if the Ointment be well rubbed in over the parts affected, and by otherwise following the printed directions around each pot.

Both the Ointment and Pills should be used in the following cases:—

Bad Legs, Bad Breasts, Burns, Bunions, Bite of Mosquitoes and Sand Flies, Cocks, Cheigo-foot, Chilblains, Chapped hands, Corns, (soft) Cancers, Contrasted and Still Joints, Elephantiasis, Fistulas, Gout, Glandular Swellings, Lumbago, Piles, Rheumatism, Scalds, Sore Nipples, Sore Throat, Skin-Itches, Scourvy, Sore-heads, Tumours, Ulcers, Wounds, Yaw.

Sold at the Establishment of Professor Holloway, 244 Strand, (near Temple Bar) London, and 89, Maiden Lane, New York; also, by all respectable Druggists and Dealers in Medicines throughout the Civilized World at the following prices:—1s. 3d., 3s. 3d., and 5s. sterling, each Pot. Sub-Agents.—John McCarthy, Carbonear; N. & J. Jillard, Harbour Grace; John Stentford Briggs.

Wholesale and Retail by

T. McCONNAN, Agent.

N. B.—Directions for guidance of patients in every disorder are affixed to each Pot.

## THE SUBSCRIBER HAS ON HAND

A large Assortment of MARBLE, SUITABLE FOR HEAD-STONES, MONUMENTS, TOMBS, &c.

MARBLE, being best adapted to the climate of North America, is now in general use in the Provinces. Orders by letter from the Outports promptly attended to.

Terms reasonable; and all Work warranted to give satisfaction.

ALEXANDER SMITH.

Foot of Play House Hill.

St. John's, Sept. 6, 1856.

BY PUNTON & MUNN,

160 Poncheons Choice

M O L A S S E

Just landed, ex Wm. Patten, from Demara Nov. 6.

## A CARD.

THE Subscriber, will shortly publish—Dedicated by permission to His Excellency Governor DARLING—*A Chart of the Town and Harbour of St. John's Newfoundland and Dairy Tables* Price of the former \$4 and of the latter \$1 A List is open for Subscribers at the several Book Stores, and at the office of the Subscriber, Dr. Renou's Brick Building, Duckworth Street.

FREDERICK R. PAGE,

Land Surveyor, &c. &c.

Oct. 1

## PHENIX FIRE ASSURANCE COMPANY.

Lombard Street and Charing Cross London.

[ESTABLISHED IN 1782]

Insurances against Fire are effected by the PHENIX COMPANY upon all descriptions of Property in Newfoundland, on the most favourable terms; and the experience of nearly three quarters of a century has manifested to the public the promptitude and liberality with which all losses have been adjusted by them.

Persons Insured by this Company do not depend upon restricted funds for the payment of their claims; the Security offered by the PHENIX OFFICE being unlimited, comprising in addition to the large invested Capital of the Company, the whole fortunes of a numerous Proprietary, composed of some of the most opulent gentlemen and merchants in the United Kingdom.

Rates of Premiums, and all particulars of Insurance, will be made known on application to the undersigned, by whose Policies are issued free of charge.

W. & G. RENDELL,

Agents for Newfoundland.

## Post Office Notice.

### WINTER ARRANGEMENTS.

MAILS will be made up at the General Post Office for the following places.

For Harbor Grace, Carbonear and Bigus,—on Mondays, and Thursdays, at half-past 9 o'clock, a. m.

For Trinity, Bonnyvista, and King's Cove,—every Thursday, at half past 9 o'clock a. m.

Between Bay Bulls and Ferryland,—every alternate Wednesday at half-past 9 a. m.

For Trepassy, St. Mary's, Placentia, Burin, Harbor Briton, and Burgeo,—monthly commencing on Thursday the 8th inst.

For Greenspond, Fogo and Twillingate,—every Thursday, after the arrival of the mail from Halifax.

W. L. SOLOMON, P. M. G.

Office Department

12th January, 1857.

THE CONCEPTION-BAY MAN

BY MAGNETIC TELEGRAPH.

CONSTANTINOPLE, Jan. 9.—The Sultan is said to insist on the postponement of the war with England. General Chesney has received a concession for the construction of the Euphrates valley Railroad.

SWITZERLAND.

PARIS, Thursday, Jan. 15.—A telegraphic despatch from Berne, dated 11.30 a.m. this day announces that the National Council has adopted the proposition of the Federal Government, with the consideration of the Commission, by 91 votes against 4. One member abstained from voting. The Council of the States has not yet voted.

FRANCE.

A circular has just been issued reminding the members of the Corps Legislatif that February 14 is the day fixed for the opening of the session.

It is stated that the admiral who is to command the French squadron in the Chinese seas has received orders from the government to be ready to embark at Brest on the 25th inst. The consul general, who is on leave in Paris, has also been ordered to prepare to return to his post immediately.

RUSSIA.

The official journals of St. Petersburg state that the Emperor Alexander has definitively approved the plan of fortifications for the capital which was presented to him some time since. The works are to be arranged in such a manner that the city will be protected both on the sea and land sides. The preparatory works are to commence in the spring.

SPAIN.

General Blaser, the only ex-minister of 1854 who had remained in exile, was about to return to Madrid. In addition to Valencia, a state of siege exists in Granada, Catalonia, and part of Aragon.

TURKEY.

A letter from Belgrade in the "Lloyd" of Pesth, states that the Turkish government has just sent three twenty-four 21.36 and 48-pounders, forming part of the 150 siege pieces bought of England, and which were deposited at Varna. A siltier has received 140 of them, including eight Paixhans, and as many Lancaster guns. The fortress of Belgrade has been completely armed, and is about to undergo a siege.

RUSSIA.

In the Russian Chamber of Deputies on Monday last, the Minister of Finance proposed certain measures to augment the revenues of the state. One of them is a general house tax, which in towns will be at the rate of 5 per cent upon the rent in the case of dwelling houses, and 2 per cent in the case of shops, workshop, and factories. In the rural districts the tax will be assessed according to a scale of twenty different degrees, in the least of which it is fixed at 10 silver groschen, and in the highest at 25 thalers for the house. The government also proposes to augment the land tax in certain cases, to increase the salt tax, and to subject all joint stock companies and partnerships "en commandite" to a tax of 2 per cent upon the profits or dividends. A tax on patents is likewise proposed.

CHINA.

The China mail of Hong Kong, of Nov. 20, which contains intelligence

of the Canton fair, says:—"The principal incident during the week has been the proceedings of the United States squadron, consequent upon the unjustifiable attack made upon a party of naval officers and civilians, by the bravos of upping the barrier forts, and which is likely to involve the Americans, much against their will, in a quarrel with the Chinese.

A private telegraphic despatch from Berne, dated the 14th, announces that the National Council has approved unanimously the proposition of liberating the Neuchâtel prisoners. The commission of the States approved it unanimously with the exception of one vote. The discussion by the Federal Assembly has been prolonged till to-morrow the 15th inst.

The "Times" Paris correspondent, writing on Tuesday the 13th says:—"The 'Constitutionnel,' in an article which has all the appearance of emanating from an official source, confirms in great part the account I gave you yesterday of the state of Neuchâtel question. There are a few points in my letter not touched by the 'Constitutionnel,' but which I have reason to believe are quite as correct as those of the article. The English government never called in doubt, throughout the whole of the negotiation, the right of the Confederation to bring to trial the sedition of citizens of one of its cantons pending in a demand for their liberation would have the appearance of calling it in doubt. The Swiss Government has stipulated for the 'entire independence' of Neuchâtel and the liberation of its prisoners is declared by it in the exercise of its sovereignty. The question may now be considered as settled, and whatever discussion may arise in the Federal Assembly will be started. Switzerland occupies a strong position. Her course has been firm and dignified, and she was not intimidated by the amount of armament of France for which reparation is now made. The Swiss have shown that self reliance is after all the best security for existence, and that a people who are determined to maintain their independence at any cost will succeed in the end.

ENGLAND.

The demonstrations against the income tax continue. A meeting in London this week it was determined to oppose the levying of the tax on all incomes of £10 and under, and a strong remonstrance was made against the iniquitous system of demanding cases of appeal. Mr. John Fackling, one of the members for Dorset, joined in the remonstrance the other day in opposing the continuance of the tax for two years longer, and he showed, clearly enough, the unequal operation of the tax on different classes of the community. We fear that the late Lord Castlereagh, were he alive now, would repeat his celebrated speech respecting the 'ignominious patience of taxation,' which at present distinguishes the people of this country. No doubt Lord Castlereagh maintains the same view, at least he would hesitate to give expression to it in this respectful and offensive way; but it must be borne in mind that the additional taxation which was rendered necessary was borne without remonstrance so long as the plea of necessity could be urged for its continuance. As a result, the distress against the income tax is general and wide spread and the Government unwilling to such an offensive method of settling the revenue as long as they can. Nevertheless as the present is drawing to a close, and a new year will soon be ushered in, the existing Cabinet may probably deem it safe to make matters pleasant before appealing to the voters. It is clear that the nation will not very imperceptibly informed respecting the working of direct in contrast to the indirect taxation; and it is probable that Mr. Russell, as the representative of the Administrative Committee, visits this town next week, he may deem it necessary to handle this branch of the subject in such a manner as may induce the inhabitants of the larger towns to revise their opinions on this important subject. It has been held

by some of the best fiscal authorities (namely, that a direct system of taxation, levied in a fair and honest manner, would by the abolition of all duties on all articles of consumption, by the entire sweeping away, in fact, of the Customs and Excise give an enormous impetus to the trade of the country, and of immense benefit to the great consuming and productive classes and would not only raised and other property contribute more liberally to the wants of the State than has ever yet done. The growth of population in England is probably slow, but it is one of the subjects on which the nation mind requires education.

AFRICA.

The overland mail brings intelligence from Melbourne to the 20th of October. The overland mail was heretofore hindered with business, but improved wages, and lower prices of such necessary articles of food as flour and potatoes, were leading to increased consumption and the tendency was to higher rates than for the last two months. Bar at gold is quoted 77s 3d.

TRIAL OF REDPATH THE RAILWAY FORGER.

CENTRAL CRIMINAL COURT.—FRIDAY, JAN. 16.—Redpath and Kent were placed at the bar on indictments of fraud and forgery. When the judges took their seats Kent was ordered to retire, and Redpath stood at the bar and was tried singly upon one of the cases of forgery. The document was a transfer of stock, and was described in a variety of ways, in order to meet any supposed legal difficulty. Mr. Justice Wills, in summing up, explained that the forgery of a non-existent name was precisely the same in law as though the name of a real person had been forged. The jury, after a deliberation of five minutes, found the prisoner guilty. Sentence deferred.

On resuming, Redpath and Kent were placed at the bar, and indicted for feloniously forging and uttering a transfer, in the name of George Sydney, with intent to defraud. Mr. Serjeant Ballantine explained what the charge against Kent was, that he was the attesting witness to a signature which he knew to be fictitious, for the purpose of a fraudulent transaction on the part of Redpath. The second judge put it to the jury that they must be satisfied that Kent was going fraudulently with Redpath. The jury found Redpath guilty, and acquitted Kent.

Mr. Serjeant Ballantine was about proceeding with the cases of misdemeanor against Kent, when Mr. Denison came into the court and intimated to Serjeant Ballantine that he was not to go on. Mr. Serjeant Ballantine then withdrew from the prosecution, and Kent was discharged. Mr. Justice Willis, after some remarks on the enormity of the offence which Redpath had committed, sentenced him to transportation for life.

Accounts have been received from China a fortnight later than those by the last mail. The dates are to the 20th of November from Shanghai, and the 25th of November from Canton. From the latter place the news is important. Fighting had recommenced, and the Americans had made common cause with the English. It is added that three Americans had been captured and beheaded, and that their heads had been stuck by the Chinese on the city walls. Business was, of course, wholly suspended, and a report was current that Shanghai had been attacked and taken by the rebels. This, however, is believed to be without foundation.

BELGIUM.

At the sitting of the Belgian Senate on the 8th, N. de Renesse presented the report of the committee on the bill relative to import and export of articles of food. The committee recommended that the prohibition of their exportation shall be extended to the 1st July next instead of to the 15th February, as voted by the Chamber of Representatives. If this amendment be adopted by the Senate, the bill will have to go back to the other Chamber for reconsideration. The Senate afterwards elected Count de Coghon, of the party of the right, as vice-president in the room of M. Wyns de Rancours, deceased.

DENMARK.

The Danish Diet resumed its labours on the 2nd inst. General Oxholm, the Danish Minister at London, has notified his wish to be recalled, which has been granted. Other relations in the diplomatic corps are expected.

GREECE.

Letters from Athens announce the definite nomination, by the three protecting powers, of special commissioners, charged to examine into the financial situation of Greece, and to verify the accounts. The three ministers of the above powers now residing at Athens have been appointed for this purpose.—Mr. Wise for England, Mr. Persan for Russia, and M. Mercier for France. Letters from St. Petersburg speak of the probability of further remonstrances on the part of the Russian Cabinet against the military occupation of Greece by France and England.

THE CONCEPTION-BAY MAN

HARBOUR GRACE WEDNESDAY FEBRUARY 11.

Our previously expressed views of the real value of ministerial professions, and the hollow-ness of their claim upon a people's gratitude, have received confirmation strong as proof of Holy writ in the House of assembly, Hon. member of the minority having demonstrated the fallacy of their arguments in defence of the chosen groundwork of their bleached and blackened political superstructure.

We take the following extracts from Mr. Ellis's able and telling speech in reply to the Premier; after caustic remark upon the omission in the Governor's speech of any allusion to the contemplated concession of our Fishery rights to the French, charging ministerial supporters with a species of hypocritical vagabondism, and the Premier with pocketing thousands of dollars wrong from the taxes imposed upon a starving people, Mr. Ellis thus proceeded.

I will now refer to the hon. gentleman's statistics, produced for the purpose of showing the prosperous state of the working classes; and I would claim hon. gentleman's attention on both sides, while I analyze them for a moment. Our Exports are set down at £1,300,000, and our Imports at £1,290,600. Now I ask what proof of prosperity is this? The credit balance of £100,000, if it really remained, would be little to meet the interest due upon the investment of capital and the expenses of a country with but few internal resources; but this is swallowed up by the revenue, and the value of our imports, duty paid, is equal to our Exports. What proof of prosperity! I shall, however, take no advantage on this point, for the value of Imports and Exports is no true index to a country's condition; the value of both may increase, yet the consumption, of one and the export of the other be less.

A reference to the value of flour as imported during the years 1853, 1854, and 1855, and compare hon. gentlemen of this; it being respectively valued at 26s. 3d., 27s. 9d., and 4s. 6d. Pork varied during the same period, from 5s. to 13s.—it is now 8s. or 9s. Our exports also are subject to considerable fluctuations; therefore the value of both as they appear upon the Customs Records is no proof of the condition of the people; it is but a least cunningly used to deceive the too confident and unwary. Will the Government pretend to say that 20s. now represents 10s. of a few years ago, or even 16s? In plain terms, that all who hear me may understand, you a poor man now with 20s. purchase the same amount of Bread, flour, Lard, Butter, Molasses, Tea or clothing of any kind, that 40 years ago you could purchase with 15s.—[Here the cheers and loud cries of "No! No!" and "it's true, it's true!" presented the hon. gentleman proceeding for some time.] The supply of the necessities of life, which the poor man's earnings will enable him to purchase, is the true test of his circumstances. Now it is an incontrovertible fact, which will bear the strictest scrutiny of the hon. Attorney General's statistics, that notwithstanding the boasted high prices of fish and oil, our staple products, the industrial earnings of our population have not been less on an average for the past thirty years; this to a period when provisions of all kinds were at extreme rates, and Tea, Molasses and clothing of every description subject to excessive taxation.

The figures as I have received them, which show the exports to be 1,268,334 quintals of Cod Fish, which is called unprecedentedly large; this is true, as the catch seldom exceeds 1,000,000. But looking at the exports from St. John's, (the only returns at my command) and from which all shipments are bona fide exports, I find the difference to be, between 1855-1856, only about 25,000 quintals. This certainly leads me to doubt the accuracy of the hon. gentleman's figures. The shipments from the 1st January to 31st Dec. in any year is not a fair estimate of the year's catch; from the 1st August to the 31st of July would be the proper time for such an estimate; when this shall have been arrived at, I question if the whole voyage of fish for 1856 will exceed that of 1855; even if it should it will only tend to show that if, with a large catch, the population is in comparatively poor circumstances, what will be the result of a 1st voyage under the present administration?

The object of the Ministry appears to be not only to prove that Free Trade with the United States has enhanced the price of fish, but that it positively increased the catch? Really such an absurdity could only emanate from such minds as now rule the political destiny of this unfortunate country, and it speaks volumes for their opinions of the intelligence of the people. Now, I would ask hon. gentleman what are the facts in reference to the influence Free Trade has had in the increase of the price of fish? Why that less fish was shipped to the United States in 1856 than in 1855. In the latter year prices were remunerative, while in 1855 the result was a loss to nearly every shipper. I would ask, did the first shipment by Messrs. Pack, Gosse & Fryer of Carbonar, direct from the Labrador to New York, make such a splendid return as

to influence the the sailing price the shippers the price? Has the cost sent there had a loss, while a decrements to quite evident for a cause. St. John's alone and in 1856, any previous of the whole doubt to ship whole Island or entire catch so gloriously not take a two to complete a had the me waiting for our own fish La 1855, 25 s port with 18 Spain's vessel ference equal United States cease was ev supplying ho to make pure is the use of reputation of Trade? It will bear the upon, but a congratulatory trader in new requires out of nearly so up at all but but I dislike which received if you wish and develop le of more which consu places which agitate it an come into a own ground, we quote a duty in the to say to 25. I would be duty of 25 in suggest the King and to be taken care reading and re-exa we are 100, and the

According to the returns of foreign trade last, which attended by the hon. member for Dorset, and was opened by hon. the circumstances in aid the ben of the present The follow proposed, a

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sonal respons this Meeting tion, on the contribute of them—lowa which has in extensive of among all na

# THE CONCEPTION-SAY MAN.

WILLIAM INGLETON & CO.

**BRITANNIA LIFE Assurance Company.**  
1, PRINCESS STREET, BANK, LONDON.  
ESTABLISHED—1837.

Empowered by Special Act of Parliament, IV 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-RENT RATES OF PREMIUMS. 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.

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 Parents' death, and to aid 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, PRINCESS STREET, BANK, LONDON.

INSTITUTED—1833. Impoverished by Her Majesty's Royal Letters Patent.

Annual Division of Profits—applied in reduction of the current year's Premiums. 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 case for every whole year only. Half-Credit Policy-holders granted on terms unusually 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 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.

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

Age.	Annual Premium.	Half Yearly Premium.		Quarterly Premium.
		d.	c.	
30	10 0 0	5 0 0	2 10 0	1 10 0
40	12 0 0	6 0 0	3 0 0	1 10 0
50	15 0 0	7 10 0	3 10 0	1 10 0
60	20 0 0	10 0 0	5 0 0	1 10 0
70	30 0 0	15 0 0	7 10 0	1 10 0
80	45 0 0	22 10 0	11 10 0	1 10 0
90	70 0 0	35 0 0	17 10 0	1 10 0

(PROPRIETARY.) Extract from Table of Half Credit rates Extract from Table of Credit rates Extract from Table of Credit rates

Age.	Half Premium during First 7 years.		Whole [Annual] Premium for remainder of Life.
	d.	c.	
25	10 0 0	5 0 0	10 0 0
30	12 0 0	6 0 0	12 0 0
40	15 0 0	7 10 0	15 0 0
50	20 0 0	10 0 0	20 0 0
60	30 0 0	15 0 0	30 0 0
70	45 0 0	22 10 0	45 0 0
80	70 0 0	35 0 0	70 0 0
90	100 0 0	50 0 0	100 0 0

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

Agents for Newfoundland, **W. A. N. T. E. D.**, 1, PRINCESS STREET, BANK, LONDON. For particulars, apply to **PUNTON & MUNN**, Nov. 21.

Resolved That the success which has hitherto attended the labours of the British and Foreign Bible Society, in the extensive circulation of so many millions of Copies of the Holy Scriptures, both at Home and abroad—should be maintained and encouraged, to the end that the means of grace should be made available to all who desire to be saved.

Approved by Rev. Mr. Hinney Secured by Mr. J. J. J. J.

Resolved That in the present state of the world, in the increasing numbers of heretics, and the extension of Christian Kites, the lower of the 100,000,000 of the English population, it is necessary to mark the agency of an Overruling Providence in opening up the way and providing the means for the Universal spread of the Sacred Scriptures.

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