

Fire and Life Insurance.

North British and Mercantile  
INSURANCE COMPANY.

FIRE AND LIFE.

HEAD OFFICES  
Edinburgh and London.

Life Department.

The Public are especially invited to the course of the Company's business under this head. The undoubted security of a large paid up Capital and the accumulations of a highly successful business, give the best guarantees to Insurers. that their investments are safe, while on participating Policies the share of profits allowed is as large as any other office allows, and larger than most offices can with propriety divide.

Fire Department.

The condition of undoubted security is also afforded to parties effecting Fire Insurance promptitude and liberality given in the adjustment and settlement of Claims; and Insurances are accepted at the lowest admissible rates according to the nature of the risks.

All information given and orders for Insurance received by  
A. SHEA.  
Agent for Newfoundland.

THE ORIGINAL SCHEME  
CLASS A. OF THE

Life Association of Scotland.

Under this Scheme the Association has been eminently successful in reducing the expense of Life Assurance.

In consequence of allocation of profits Policy holders after eight years are now required to pay only 12s. 6d. or after five years 15s. per £1. of their premiums.

A credit system may also be adopted by which a portion of the premiums may be left unpaid as long as the Policy-holders please.

Further, the Class A Policies will, in a majority of cases, be relieved on application, after five years, of all conditions as to place of residence, occupation, &c.

NEWFOUNDLAND BRANCH,  
HEAD OFFICE—ST. JOHN'S

DIRECTORS:

H. K. DICKINSON, Esq.,

Hon. JAMES CORMACK,

ROBERT GRIEVE, Esq.

Medical Officer—W. C. SMITH, Esq., M. D.

Agent and Secretary—E. L. JARVIS.

July 14.

NORTHERN ASSURANCE COMPANY.

Established in 1836.

Capital Two Millions Sterling.

Accumulated Funds upwards of £600,000  
Annual Revenue over £200,000

Head Offices of the Company

AND

BOARD OF DIRECTION.

LONDON

1, MOORGATE STREET.

CHAIRMAN.—William Miller, Esq., M. P.

George G. Anderson, Esq.

Charles Bell Esq.

Thomas Newman Farquhar, Esq.

Duncan James Kay Esq.

Sir Charles R. McGrigor Bart.

William Munro, Ross, Esq.

SECRETARY.—F. P. Fletcher.

VICE-SECRETARY.—Edward Fuchs.

ABERDEEN

3, KING STREET.

CHAIRMAN.—John Cruickshank, Esq., L.L.D.

William Adam, Esq.

Alexander Chivas, Esq.

Robert Fletcher, Esq.

William Leslie, Esq.

Benjamin Moir, Esq.

John Yeats Esq.

GENERAL MANAGER.—William Chalmer

SECRETARY.—J. H. Smith.

Fire Department.

Insurance against Fire is granted on every description of Property on the most favorable conditions.

Life Department.

The Company grants Insurance on Lives in Newfoundland at the European rates of premium.

MEDICAL EXAMINER—C. Crowdy, Esq., M. D. Besides the ample funds of the "Northern," Insurers have the additional security afforded by a large and influential body of Proprietors, whose liability is unlimited. In this particular the security afforded by the Northern, exceeds that of most other British Insurance Companies, the great majority of whom limits the liability of their shareholders to the amount of their subscribed capital.

Prospectuses and all information can be had at the office of the Agency.

AUGUSTUS O. HAYWARD.

Agent for Newfoundland.

Fire and Life Insurance.

Phoenix Fire Assurance  
Company.

LOMBARD STREET & CHARING  
CROSS, LONDON.

ESTABLISHED 1782.

For Insuring every kind of Property  
in all parts of the World from  
Loss or Damage by Fire.

TRUSTEES & DIRECTORS.

D. Burton, Esq. K. D. Hodgson, Esq.  
T. Buxton, Esq. W. J. Lancaster, Esq.  
O. E. Coope, Esq. J. Magens, Esq.  
W. Cotton, Esq. J. T. Oxley, Esq.  
J. Davis, Esq. B. Shaw, Esq.  
G. H. Fuller, Esq. W. J. Thompson, Esq.  
C. E. Goodhart, Esq. H. H. Toulmin, Esq.  
J. S. Gordon, Esq. M. Whiting, Esq.  
E. Hawkins, Jr., Esq.

Secretary—GEO. WILLIAM LOVELL, Esq.

Assistant Secretary—J. J. BROOMFIELD, Esq.

The promptitude and liberality with which its engagements are always met by this Company are well known, and the importance of its relations with the public may be estimated from the fact that since its establishment it has paid more than Eight Millions Sterling in discharge of claims for Losses by Fire.

The security offered to the public by the Phoenix Office is 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 Merchants and others in the United Kingdom. Annual and short time Insurances are effected upon all kinds of property in Newfoundland on the most favourable terms.

Rates and particulars of Insurances may be had on application to the Agents at their office in St. John's.

W. & G. RENDELL,  
Agents for Newfoundland

LANCASHIRE  
Insurance Company.

FIRE AND LIFE.

CAPITAL TWO MILLION STERLING.

Head Office Exchange Street, Manchester.

BOARD OF DIRECTORS.

John Todd Esq., Chairman.

Wm. H. Bradley, Esq., Wm. Pilkington, Esq.

John Clegg, Esq., Blackburn.

B. Darbyshire, Esq., Joseph Schofield, Esq.

Liverpool. N. Sheldermine, Esq.

Alex. Ewing, Esq., James Smith, Esq.

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Samuel Hargrave, Esq., James Wagstaff, Esq.

John Knowles, Esq., London.

J. Robinson Kay, Esq., Edward Wanklin, Esq.

J. S. Mayson, Esq., Barton Wood, Esq.

George Stewart, General Manager.

E. L. JARVIS,  
Agent for Newfoundland.

Feb. 1.

Miscellaneous.

TO BE LET.

On the 1st. November next, for a term of years  
That delightfully situated country seat

Jersey Cottage

With Stable, Out-houses and  
Barns in good repair.

Fruit and vegetable gardens. There are in all one hundred and fifty acres of land, twenty eight acres of which are in a high state of cultivation, while the remainder is Woodland and Pasturage.

For terms and particulars,

Apply to

JOHANNA RENOUE,

Prescott Street.

Fox's Newfoundland  
Cod Liver Oil.

There is upwards of One Thousand Tons of  
COD LIVER OIL now used as a medicine annually.

The increasing demand for Cod Liver Oil not only in this Island but all over the world, has induced the Subscriber, who was the first in this Island that ever made Cod Liver Oil as a medicine for the British market, and who has bestowed a large amount of time, research, and care so as to really produce a first-class Oil, and as such it is offered to the medical practitioner and to the invalid as being readily received on the most delicate stomach, perfectly sweet to the taste, free from rancidity, cold to the palate, no unpleasant after or farewell taste, and besides having the advantage of the utmost personal care bestowed in its preparation.

Sold in capsuled labeled imperial Pint Bottles, on which label there is the Subscriber's written signature, without which none is genuine.

CHARLES FOX.

Price only 2s 3d per Pint Bottle. To be had only of

MESSRS. L. O'BRIEN & Co.

July 20. Merchants.

Miscellaneous.

New York, Newfoundland and  
London

Telegraph Company.

HAVING Telegraphic connection with all the cities and towns on the continent of America.

Tariff from St. John's to—  
Halifax, first 10 words, \$3 63—ea. add'l wd. 16  
Boston 4.60— 25  
New York 5.00— 25  
Montreal 4.85— 25  
Quebec 4.85— 25

Brigus, Bay Roberts, Harbor Grace, Carbonear, and Ferryland, first 19 words 25 cents, each additional word 2 cents

Ships reported to the owners from Cape Race to St. John's or Harbor Grace, \$1.50 each.

Parties wishing their English despatches via Cape Race can get them by advising their agents to forward through R. Stuart, Esq., 10 Exchange Street East Liverpool.

A. M. MACKAY,

General Superintendent

OFFICE—St. John's Market House Building

N. B.—The Book-keeper at St. John's is strictly forbidden to keep any account with any party, and no message except a collect me sage, is considered on file till the tolls are paid.  
Jan. 1.

Steam Tug

"DAUNTLESS."

THE "Dauntless" will hoist at her mast head a red flag with a white ball in the centre. Any vessels requiring the services of the Steamer will please to show their flag in the main rigging and it will be answered by dipping the Steamer's flag.

Rates of Towage of vessels in and out of St. John's Harbor, from half a mile outside the Heads to the Consignee's wharf, or from the Consignee's wharf to half a mile outside the Heads.

50 Tons	£1 10 0
From 50 to 100 tons—sixpence per ton additional each 100 tons	2 15 0
From 100 to 200 tons—fivepence per ton additional 200 tons	4 16 8
From 200 to 250 tons—fourpence per ton additional 250 tons	5 13 4
From 250 to 300 tons—threepence per ton additional 300 tons	6 5 10
From 300 to 450 tons—twopence per ton additional 450 tons	7 10 10
From 450 to 500	9 0 0
From 500 to 600	10 5 0
From 600 to 700	11 10 0
From 700 to 800	13 0 0
From 800 to 900	14 10 0
From 900 to 1000	16 0 0

Vessels requiring the Steamer to go beyond the above limits to pay half the above rates additional as far as Cape Spear, and any vessel requiring towage beyond the Cape to the South, or an equal distance to the Northward will be charged by special agreement.

The above rates apply only to ordinary circumstances. Vessels in distress, or otherwise disabled, will make special contracts for assistance.

Vessels employing a steamer inwards will be taken outwards on their next voyage at two-thirds of the above rates.

Vessels using the steamer's lawser to pay ten per cent on the towage rates for the same.

The owner is not responsible for any damage done by the vessels towed, either to themselves or others.

THOMAS H. WALTERS.

June 15

Patent Slip.

The Subscriber begs to intimate that his PATENT SLIP is now in good working order, and is prepared to take up Vessels on the following terms:—

VESSELS of 50 Tons Register and under £2 10 0  
And One Shilling per Ton for all Vessels over that size.

The above charge is for one day's use of Slip. For every day after the rates will be one half.

No vessel with ballast or cargo will be taken up without previous agreement.

JOHN WOODS.

N. B.—Vessels can be repaired by the Carpenters at the Dock if required.  
May 15.

CARD.

Miss TILLMAN

Begs leave to inform her friends, and the Public that she is prepared to take a limited number of pupils in the French language and in Music, separately or together.

Terms made known on application at her residence 16 Cochrane street.  
July 26. 3m.

Miscellaneous.

Notice.

WALLACE FREE STONE QUARRIES,  
CO. CUMBERLAND, NOVA SCOTIA,  
June 1st, 1865.

THE SUBSCRIBER having purchased from CORNELIUS A. KUNKLE and SAMUEL SINCLAIR of New York city, their interest in the above Quarries, and having now the entire control of them, begs to inform his friends and the public that he is prepared to supply

Building Stone

Of the best quality,—and any order sent direct to him will be attended to immediately.

For particulars, apply to P. O'SULLIVAN,

THOMAS BATTYE.

June 15.

2m.

Medical.



ZYLOBALSAMUM.

The great unequalled Preparations for Restoring, Invigorating, Beautifying, and Dressing the Hair.

Rendering it soft, silky, and glossy, and disposing it to remain in any desired position; quickly cleansing the scalp, arresting the fall, and imparting a healthy and natural color to the Hair.

It NEVER FAILS to restore GRAY HAIR to its Original Youthful Color.

IT IS NOT A DYE.

But acts directly upon the roots of the Hair, giving them the natural nourishment required, producing the same vitality and luxuriant quantity as in youth.

Rev. M. THACHER, of New York, in a letter says: "My age is sixty. One year ago my hair was very gray, and falling. I used Mrs. S. A. Allen's World's Hair Restorer according to directions, and now my hair is restored to its natural color, and has ceased to fall. "The Zylobalsamum I have found the best and most agreeable hair-dressing I have ever used."

FOR LADIES AND CHILDREN

Whose Hair requires frequent dressing, the Zylobalsamum has no equal. No lady's toilet is complete without it.

Sold by Druggists throughout the World.

PRINCIPAL SALES OFFICE,

198 & 200 Greenwich Street, New York City.



Sold by J. J. Deakin St. John's, Newfoundland.



WORLD'S  
HAIR RESTORER  
AND  
ZYLOBALSAMUM?

CONVINCING TESTIMONY

FROM  
DISTINGUISHED CLERGYMEN.

Rev. C. A. BUCKBEE, Asst. Treasurer American Bible Union, N. Y. City, writes: "I very cheerfully add my testimony to that of numerous friends, to the great value of Mrs. S. A. Allen's World's Hair Restorer and Zylobalsamum."

Rev. J. WEST, Brooklyn, L. I.: "I will testify to their value in the most liberal sense. They have restored my hair where it was bald, and where gray, to its original color."

Rev. A. WEBSTER, Boston, Mass.: "I have used them with great effect. I am now neither bald nor gray. My hair was dry and brittle; it is now soft as in youth."

Rev. H. V. URGEN, Boston, Mass.: "That they promote the growth of the hair where baldness is, I have the evidence of my own eyes."

Rev. JOHN E. ROBBIE, Buffalo: "I have used both the Restorer and the Zylobalsamum, and consider them invaluable. They have restored my gray hair to its original color."

J. H. EATON, LL.D., President Union University, Tenn., writes: "I have used Mrs. S. A. Allen's World's Hair Restorer and Zylobalsamum. The falling of my hair has ceased, and my locks, which were quite gray, are restored to their original color."

Sold by Druggists throughout the World.

PRINCIPAL SALES OFFICE,

Nos. 198 & 200 Greenwich St., New York.



Sold by J. J. Deakin, St. John's, Newfoundland.