

The Morning Chronicle.

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 Insurance.

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 CRIEVE, Esq.

Medical Officer—W. C. SIMS, 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.

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Charles Bell, Esq.

Thomas Newman Farquhar, Esq.

Duncan James Kay, Esq.

Sir Charles R. M'Grigor Bart.

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ABERDEEN

3, KING STREET.

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Robert Fletcher, Esq.

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Benjamin Moir, Esq.

John Years, 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.
Resides 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 limit 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.

I. Buxton, Esq.

J. E. Coope, Esq.

W. Cotton, Esq.

J. Davis, Esq.

G. H. Fuller, Esq.

C. E. Goodhart, Esq.

J. S. Gordon, Esq.

E. Hawkins, Jr., Esq.

K. D. Hodgson, Esq.

W. J. Lancaster, Esq.

J. Magens, Esq.

J. T. Oxley, Esq.

B. Shaw, Esq.

W. J. Thompson, Esq.

H. H. Toulmin, Esq.

M. Whiting, 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 favorable 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.

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Liverpool. N. Sheldermine Esq.

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John Knowles, Esq., London.

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

I. S. Maysob, 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 cul-
tivation, while the remainder is Woodland and
Pasturage.

For terms and particulars,

Apply to

JOHANNA RENOUF,

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 medi-
cine 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 rancid taste, cold to the palate,
no unpleasant after or tawdry taste and besides
having the advantage of the utmost personal
care best used in its preparation.

Sold in capsules 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

July 20. MESSRS. L. O'BRIEN & Co.
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 6.—ea. ad. 11 wd. 10

Boston - - - 4 60 - - - 25

New York - - - 5 00 - - - 25

Montreal - - - 4 85 - - - 25

Quebec - - - 4 85 - - - 25

Brigues, Bay Roberts, Harbor Grace, Carbonear,
and Ferryland, first 10 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 Ex-
change 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 - - - £ 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 100 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 11 1

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 ad-
ditional as far as Cape Spart. and any vessel
requiring towage beyond the Capetown the South
or an equal distance to the Northward will be
charged by special agreement.

The above rates apply only to ordinary circum-
stances. Vessels in distress or otherwise dis-
abled, will make special contracts for assis-
tance.

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 lawer to pay ter-
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 ly.

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 follow-
ing terms:—

VESSELS of 50 Tons Register and under

£2 10 0

And One Shilling per Ten 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 Car-
penters at the Dock if required.

May 15,

CARD.

Miss TILLMAN

Begs leave to inform her friends and the Pub-
lic that she is prepared to take a limited num-
ber of pupils in the French language and in
Music, separately or together.

Terms made known on application at her resi-
dence 16 Cochrane street.

July 26. Sm,

Sewing Machine Depot,
MARKET HOUSE.

By the undersigned, a supply of

GROVER & BAKER'S

celebrated Family and manufacturing, first
Premium

Sewing Machines,

Call and examine the different varieties.

A supply of Needles, Hammers, Quilting
Gauges, Corders, Tuckery Binders, Machine
Oil, Oilers &c. constantly on hand.

HOMER JOSLYN.

Medical.



AND
ZYLOBALSAMUM.

The great unequalled Preparations for
Restoring, Invigorating, Beautify-
ing, and Dressing the Hair.

Rendering it soft, silky, and glossy, and disposing of
it 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 lux-
uriant 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."

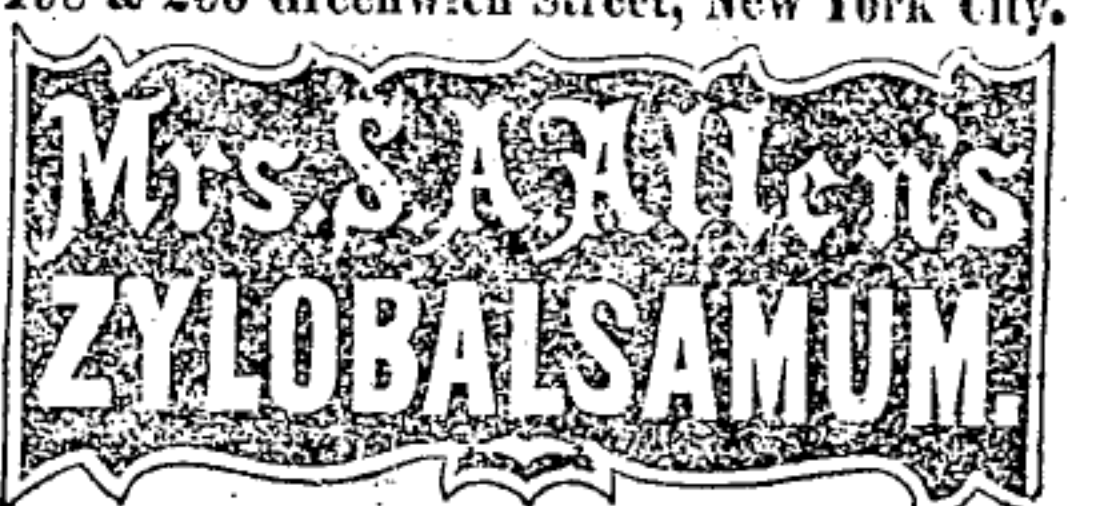
FOR LADIES AND CHILDREN
Whose Hair requires frequent dressing, the
Zylobalsamum has no equal.

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. Dearin St. John's, Newfoundland.



WORLD'S

HAIR RESTORER

AND

ZYLOBALSAMUM?

CONVINCING TESTIMONY

FROM

DISTINGUISHED CLERGYMEN.

Rev. C. A. BUCKBEE, Asst. Treasurer Ameri-
can 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. DEGEN, Boston, Mass.: "That they
promote the growth of the hair where baldness is
I have the evidence of my own eyes."

Rev. JOHN E. ROBB, 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,
Jenn., 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. Dearin St. John's, Newfoundland.