

THE
STAR,
 AND
CONCEPTION BAY JOURNAL.

VOL. I. NEW SERIES.

WEDNESDAY, MARCH 26, 1834.

NO. 13.

Conception Bay, Newfoundland.--Printed and Published by D. E. GILMOUR, at his Office, Carbonear.

On Sale.

At the Office of this Paper,
 A quantity of Pinnock's Catechisms, viz.:
 History of Greece, History of Rome
 History of England, Chemistry
 Astronomy, Latin Grammar
 Navigation
 Modern History and Ancient History.

Also,
 The Charter House Latin Grammar
 School Prize Books (handsomely bound)
 Sturm's Reflections on the Works of God
 2 vols. (plates)

Sequel to Murray's English Reader
 Pinnock's Histories of Greece, Rome, and
 England

Bonycastle's Mensuration
 And sundry other School Books.
 Sealing Wax India Rubber

WRITING PARCHMENT of a very superior quality, and large size

Notices.

CARBONEAR ACADEMY,
For the Education of Young Gentlemen.

MR. GILMOUR begs respectfully to inform his friends and the public that the above School OPENED, after the *Christmas Vacation*, on Monday the 13th of January, 1834.

Terms

Instruction in Reading, Writing, Arithmetic, and English Grammar, £4 \mathcal{P} ann.
 Ditto, with Geography Mapping, History, Book-keeping, the higher branches of Arithmetic, &c. &c. and, if required the rudiments of Latin, £6 \mathcal{P} ann.

A Quarter's Notice is requested previously to the removal of a Pupil.

☞ No Entrance Fee.

Carbonear, Jan. 14.

MRS. GILMOUR begs to intimate to her friends and the public that her Seminary for YOUNG LADIES, OPENED, after the *Christmas Recess*, on Monday, January 13, 1834.

Carbonear, Jan. 14, 1834.

BLANKS of every description for sale at the Office of this paper.
 Jan. 1, 1834.

On Sale.

A FEW

HORSE COLLARS
FOR SALE,

At FIVE Shillings each,

By the Subscribers,

T. CHANCEY & Co.

Carbonear, Jan. 22, 1834.

FOR SALE at the Office of this Journal the CUSTOM-HOUSE PAPERS necessary for the ENTRY and CLEARANCE of Vessels under the New Regulations.

Carbonear, Jan. 1.

JUST RECEIVED

AND

FOR SALE,

At the Office of this Paper.

A VARIETY OF

SCHOOL BOOKS, viz.:

Murray's Grammar
 Guy's Orthographical Exercises
 Geography
 Entick's Dictionary
 Carpenter's Spelling
 Ruled Copy Books, &c. &c.

Carbonear, Dec. 25.

Notices.

THE Creditors upon the Insolvent Estate of CHARLES COZENS, who have proved their DEBTS, may receive a DIVIDEND of ONE SHILLING in the Pound, on application to the Trustees.

By Order of the Court,

W. J. HERVEY, } Trustees to the
 C. F. BENNETT, } Insolvent Estate
 R. R. WAKEHAM, } of C. Cozens.

St. John's, Feb. 4.

THE NORA CREINA having ceased running for the season, DOYLE begs to inform the Public, that he employs a POSTMAN WEEKLY, to convey letters, &c. round the Bay, (weather permitting.)

Carbonear, Feb. 5, 1834.

THE BENEFIT OF LIFE ASSURANCE.

To the Editor of the Dublin Penny Journal.

SIR.—My mind having been, of late, strongly directed towards the subject of Life Assurance, I take the liberty of addressing myself to you, in the hope that through your Penny Journal I might draw the attention of a certain class to the advantages to be derived from the system. I assure you, my good Sir, that I have no personal interest in the matter—the sudden death of a friend in the prime of life, who has left behind him an amiable family, has led me to insure my own life, and to urge others now to do the same. My friend's income, though respectable, died with himself: but having prudently allocated a portion of it every year towards the payment of a life assurance, his family are thus rescued from a double calamity, which his loss otherwise would have been to them.

I cannot expect that the working classes either could or would avail themselves of the advantages of life assurance. The Savings' Banks are the proper places for their little accumulations, because when any reverse of circumstances occurs, they can have recourse to this fund to help them in their distress. But those who move in a somewhat better circle, whose incomes, whether derived from salary or business, enable them to maintain their families respectably, would do well to consider the propriety of setting aside an annual sum as a sinking fund for the future wants of their families. How painful it is to see a worthy lady, suddenly deprived of her guide and protector, struggling with a numerous family, who up to the period of the father's death were maintained in comfort. And even supposing that the insurer of his life lives to a good old age, why, he has a little fortune in store for perhaps an unmarried daughter, or favourite grandchild, who might be enabled to rise above the frowns of fortune, in consequence of the prudence and foresight of the "dear old man." But lest you should think that I myself am a doating old fellow, I will close this note, by recommending to the attentive perusal of your readers the following remarks, extracted with little alteration from the British Almanack.

"Life Assurance Companies may be placed amongst the most useful institutions of modern time, and their increase shews that their value is becoming duly appreciated.—"