



AND

Conception Bay Journal.

VOL. V.

WEDNESDAY, August 28, 1839.

No. 269

Harbour Grace, Conception Bay, Newfoundland.—Printed and Published by JOHN THOMAS BURTON, at his Office, opposite Mr. W. Dixon's

THE INSURANCE COMPANY. TO PROMOTE MARRIAGE.

A rich capitalist of Paris, whom I shall name M. Lebrun, was famed for his enterprising and speculative disposition. Not a new project was set on foot but he was applied to for his patronage and protection, and in general whatever he engaged in was crowned with success. Not long since he was one morning seated in his study at his country house, when a cabriolet drove up to the door; from it descended a young man of fashionable appearance and fine open countenance, not known to the frequenters of Tortoni's. He demanded to speak with the master of the house and was introduced at once to M. Lebrun. His host was in slippers and robe de chambre, for he loved to live as indolent as he could when not immersed in the whirlpool of business at Paris.

"You will excuse me, Monsieur," said the young man, quietly taking possession of an arm chair, "you will excuse me for troubling your retirement by speaking to you of matters of speculation; but the affair in question is of a grave importance and most pressing nature; it may have consequences so morally beneficial to society, and so exorbitantly lucrative to its projectors, that I feel fully convinced of your forgiveness for speaking to your respecting it."

"Speak on, Monsieur; I am all attention," said the capitalist, crossing his legs and drawing his dressing gown closely about him.

"Who could have ever supposed," said the stranger, with great solemnity, "that in quitting an age of doubt and incertitude like the last, we should enter a period so remarkable for its desire of fire and certain as the present. In the eighteenth century every thing was overturned, because the world doubted of every thing; in the nineteenth no doubt exists because nothing is left to chance. It is by means of insurance that society is now reorganizing itself. What is there that is not now insured? Nay, it has lately been whispered that Messrs Rothschild think seriously of forming a company for insuring kings on their thrones, and for fixing ministers of state in possession of their *port feuilles*. In fact, insurance is the great instrument by which will be brought about that advanced state of humanity, so fruitlessly sought by Fourier, St. Simon, and—"

"But what is the meaning of this long preamble?" interrupted the master of the mansion, in a dry, metallic voice. "You are aware, I presume, that I require something positive—actual—palpable, laying a stress on each expression."

"My project unites all these qualities," said the stranger.

"Well then let us have it without further preliminaries," said the other.

"The fact is," said the projector, "that the matter is of so delicate a nature that I am obliged to prepare you for my proposal."

"I think I can guess that it relates to an insurance company. What is it you propose to insure, Monsieur?"

"Since I must speak positively, my plan is to insure marriageable girls, against the great evil of their existence—against being old maids."

"Hum-m-m," ruminated the man of wealth, again fixing round him his robe de chambre, which the slight irritation of the moment had displaced.

"The idea is ingenious."

"You perceive that the natural desire, which must arise in every lady's bosom to avoid celibacy, will incline her to insure, and the profits must be enormous."

"Yes that is clear enough; but will you manage the rate of insurance?"

"That must be graduated, according to the beauty, fortune, and talents of each. The chance of old maidhood cannot be the same for all, nor do I propose to

insure all for the same age; one may be fixed at twenty, another at twenty-five and a third even so late as thirty-five.—But after the expiration of the time agreed on, if the lady remains without a husband, the indemnity must be paid, and this will constitute a fortune, which in many cases will obtain for her the partner she desires."

"But will the company reserve to itself the power of acting in any way it may deem advisable, to procure husbands for the insured before the term fixed on?"

"Most assuredly: the company of course cannot renounce any means of bringing about its object but must employ all which may seem advantageous; in fact, indemnity will scarcely ever be required to be paid, and that is the reason why the speculation is so splendid."

"Yes, I see that there must arise some gains."

"Immense profits and not a single loss," interrupted the advocate of the new insurance company, seeing that his host was balancing towards the project. "If an insurance is effected against death, how can it hinder persons from dying; if it is made against fire, how can you prevent houses from burning? if you insure against the perils of water, how can shipwrecks be put a stop to? But insuring against remaining single; all you have to do is to marry off as quickly as possible your customers."

"I suppose that the company will take care to have always at its disposal a number of gentlemanly bachelors, of good character and education, physicians, surgeons, literary men, barristers, merchants, and scientific men, whom it may employ to again the hearts of those who are to be married."

"That is an indispensable condition of success and I intend taking on myself the care of that particular duty."

"Well then, I am your man. Let the matter rest between us two—no noise—no puffing—nothing but secrecy, activity and cleverness. Get the bond of partnership prepared, and get the act constituting the society duly passed through the proper forms. I am willing to advance eight hundred thousand francs, which will be amply sufficient for the capital. You or the others hand will throw into the stock your zeal and activity, and the profits shall be divided. I act generously, as you may perceive."

The young man took his leave, exceedingly satisfied with his visit, and springing into his cabriolet, returned to Paris. In a few days he brought the necessary papers and the matter was speedily arranged.

After M. Lebrun had signed and returned them to the young speculator, he addressed him thus:

"Monsieur, you are now Director of the new company, and I need scarcely say that I wish you success. To prove to you however, that I really have deeply at heart the success of our speculation, I intend to commence the business myself by insuring my daughter. She shall be first in the list of young ladies to obtain a husband. Fill up the blank of the printed form."

"Age?" demanded the director.

"Seventeen."

"Name and air name?"

"Euphemia Lebrun."

"Face?"

"Decidedly pretty."

"Talents?"

"Music, dancing, horticulture."

"Fortune?"

"All that I possess when I die, and eight hundred thousand francs on the day of her marriage."

"That will do, Monsieur."

"You may fix the rate yourself, and the age at which the indemnity shall be paid," said the father proudly, as he thought of the charms of his only daughter.

"There is every reason to hope that Mademoiselle Euphemia will have no

claims on us for indemnity," and the young partner, and as he collected his papers and departed.

As he passed through the pleasure grounds which surrounded the villa, in order to reach his cabriolet, which he directed to wait for him at the gate of the park, he perceived a young and lovely girl in the midst of the flowers on which she was lavishing her cares.—Unaware that any one was near, she was singing a little air which C. Damoreau had made fashionable, as she tied up the flowers or watered them where the heat had parched them up.—The young director parched a moment to admire the slight but rounded figure, and the glowing colour and beautiful hair of the young person. "This undoubtedly," thought he, "is the daughter of M. Lebrun. I have commenced fortunately.—No danger of so fair a creature being obliged to demand her indemnity. He cast another glance at the lady and proceeded towards the gate."

A fortnight had scarcely passed when M. Lebrun returned to his house in the Ghaussee d'Autin. It was his daughter who teased him into quitting the country. He was astonished that his dear Euphemia should so suddenly abandon in the midst of summer season, her flowers, which she loved so well. He naturally sought for some reason for such a change, and more than once said to himself, "Is it possible that she can by some change or other have formed an attachment with some person at Paris?" At last he could no longer doubt that he had conjectured rightly, for her gaiety was fled, her music, drawing, flowers, were all neglected, and a tear sometimes betrayed her secret. But who could have inspired this passion? What opportunity was there for a gallant to press his suit? He was determined to discover the mystery.

"My dear Euphemia," said he, "you have become wonderful serious. On what can your thoughts be always occupied? What new sentiment has taken possession of your mind? Speak to me frankly; you know how dearly I love you; can you have seen some person who has captivated your affections? If it is a proper match, you cannot doubt that I shall be only too glad to unite you to him who will render you happy."

"Well then, father, I acknowledge I do love," said Euphemia, with that timidity and hesitation which a young girl cannot free herself from, even when confessing the state of her affections to her own father.

"And who is he?" said M. Lebrun.

"That is his secret as much as mine," replied the daughter with great tranquillity. "I cannot speak of it without his consent, but I will ask him, when I see him, to declare his name."

This reserve only excited the curiosity of M. Lebrun. He pressed his daughter more and more, to name her lover. At last she said, "Give me only three days, and I will then conceal nothing from you."

The next day the young director of the new insurance company to promote marriage, came to pay a visit to his partner. "Oh, my dear fellow," said M. Lebrun, when he saw him, "you will never guess—"

"Guess what?"

"That my daughter is already inspired by the tender passion."

"Oh," said the director, "that must be the effect of the insurance."

"A wonderful effect it is, at all events. Why a month has not elapsed since the insurance took place. By Jove! you are fortunate. If we have only another such piece of good fortune, the fame of the company will be in every person's mouths."

They were conversing in this manner, when Euphemia entered the room. She blushed on seeing the stranger.

"My daughter," said M. Lebrun to the young man—"What do you think of her?"

"She is admirable! I can venture to predict she will not pass another year without—"

"Father," said the young girl, regarding the two speakers, "I promised to inform you of the person whom I love. That is he!"

"Good Heavens! is it possible," cried the astonished capitalist.

"According to our regulations," said the director very gravely, "I was bound to seek every means not to allow specified time to pass without—"

"True, true. But, Euphemia, how did you get acquainted with Monsieur?"

"I saw him in the country one day in going out. He used to come afterward every day. He helped me to cultivate my flowers. We walked out in the park, and at last I found his visits too short. I thought by coming to Paris I should see him more frequently, and for a longer time."

"In showing my zeal for the interests of the society," continued the speculator, "I considered—"

"Come, come, my young friend" said the surprised father, "you are a clever fellow. Stunned as I have been, I must acknowledge that the matter has something amusing in it."

"I protest to you, I considered that I faithfully performed my duty."

"No use of talking of it now. You already have the eight hundred thousand francs fortune."

"Quits direct," said the young man, taking Euphemia by the hand with the air of a martyr to his duty. "This is a glorious beginning. We shall have such custom from this affair. We must absolutely gain millions."

A FEW FACTS ABOUT LONDON.—London is the largest and richest city in the world, occupying a surface of thirty two square miles, thickly planted with houses, mostly three, four and five stories high; it contained in 1831 a population of 1,471,941. It consists of London city, Westminster city, Finsbury, Marylebone, Tower Hamlets, Southwark, and Lambeth Districts. In 1834 there entered the port of London 3,786 British ships, 1,280 foreign ships, 2,669 were registered as belonging to it in 1832 with 32,786 seamen. The London dock covers twenty acres. The two West Indian docks cover fifty one acres.—There are generally 5,000 vessels and 3,000 boats on the river, employing 8,000 watermen and 4,000 labourers. London pays about one third of the window duty in England.

The number of houses assessed are about 120,000 rated at upwards of five millions sterling; about one third are not assessed. The house rental is probably seven or eight millions, taverns, hotels, and public houses. The retailers of spirits and beer are upwards of ten thousand; while the dealers in the staff of life are somewhere about a fourth of this number. Numbering all the courts, streets, lanes, squares, places, and rows, they amount to upwards of ten thousand; and on account of their extreme points, no individuals could pass through them in the space of one whole year.

ARCTIC LAND EXPEDITION.—Letters have been received from Mess. Dease and Simpson, dated at Fort Confidence, Great Bear Lake, September 16, 1838, giving a narrative of their unsuccessful attempt to explore the residue of the eastern part of the Arctic sea. The season was cold and extremely unfavorable, and they were able to advance with their boats only to a point three miles from the site of Franklin's farthest encampment in 1821. Mr. Simpson with a part of the company, advanced on foot 100 miles farther to lat. 68, 43, 39, lon. 1063. They propose to renew the attempt the present season, in hopes of finding more on an sea.

ANY PACKETS
Grace Packets
packet being now
undergone such
in her accom-
as the safety, com-
passengers can pos-
suggest a care
or having also been
resume her usual
leaving Harbour
WEDNESDAY, and
o'clock, and Por-
ing days.
.....7s. 6d.
.....5s.
.....6d.
.....1s.
operation
ges will be careful"
to accounts can be
sages, nor will he
le for any Specie to
his convenience.
BRAYDALE,
HARBOUR GRACE
RD & BOAG,
Agents, St. John's
14, 1839
etina
Carbonear & J
love.
returning his best
for the patronage
firmly received, begs
of the same fa-
H, until further no
on the mornings
y and FRIDAY, posi-
nd the Packet Man
nd the Mornings of
nd SATURDAY, at 9
Boat may sail from
on each of those
MS.
7s. 6d
on 5s. to 3s. 6d
ortion
COYLE will hold
for all LETTERS
en him.
PARRISON
begs most respect-
the Public, that the
ad commodious Boat
experience, he has fit-
on CARBONEAR
AVE, as a PACKET-
ins, (part of the after-
s, with two sleeping
the rest). The fore-
fitted up for Gentle-
berths, which will
satisfaction. He now
onage of this respect
le assures them it
deavour to give them
sible.
will leave CARBONEAR,
ays, Thursday, and
ock in the Morning
Clock, on Mondays
ridays, the Packet
at 8 o'clock on those
us.
ngers 7s. 6d
ditto, 5s.
6d
1s.
ion to their size of
ot be accountable for
St. John's, &c., &c.
e in Carbonear, and in
ear, &c. at Mr Patrick
(and Tavern) and at
ELET
se, for a Term of
ars.
UND, situated on the
the Street, bounded of
se of the late captain
by the Subscriber's.
MARY TAYLOR,
Widow.
1839.
nks
Sale at the Office of