

This photograph shows a part of the world's richest diamond mine. In production of diamonds, as of gold, South Africa leads the world.

—Photo, H. C. White & Co., N.Y.

"Both of these settlements are most gratifying."

Office of the Secretary of State, Ottawa, Ont.

Manager, Montreal City Branch,

Montreal, P.Q.

Dear Sir,—Under date of 6th October, 1910, I made application for two policies in your Company, \$3,000 and \$2,000 respectively, on the Five Year Distribution plan. I have received your communication advising me of the dividends which were declared under said policies, and payable under date of 6th October, 1915.

I note that the cash profits which I can withdraw are equivalent to over 17% of the total premiums paid in five years; this is equivalent to an average annual rate of interest of about 3½%, which exceeds the rate which the bank would pay me on a savings bank account. In addition to this, I have had the protection, which I regard as valuable.

Or, not desiring to withdraw the cash profits in one sum, they may be used to reduce the premiums for the next five years by 19% per

annum.

Both of these settlements are most gratifying. I have selected reduction of the premium for the next five years.

Yours very truly,

(Sgd.) LOUIS CODERRE.

THE RT. HONOURABLE GENERAL LOUIS BOTHA

STEADFAST loyalty to personal conviction, military genius of the first rank and the broad grasp of the imperial statesman, all three characteristics have combined to win for the Rt. Hon. General Louis Botha, Prime Minister of United South Africa and Commander-in-Chief of His Majesty's Forces in the Union, a place second to none among the leaders of public thought in the Overseas Empire.

For many years General Botha has been the pivot about which the political and military life of South Africa has turned. A prosperous, powerful settler of old Boer stock, as Commander-in-Chief of the Boer forces in South Africa he won merited renown by the extraordinary skill with which for two long years after the occupation of Pretoria his scattered but mobile Boer commandos held British arms at bay. His also was the decisive and leading part in the peace negotiations leading up to the Peace of Verneeniging, an agreement which formed the foundation of the South African nation.