

are the happier, their lives being less complex.

"Ah, there are rich that are most poor.
And poor there are worth countless treasure :
What wealth alone can ne'er secure
Is his whom beauty thrills with pleasure."

On the other hand *poverty is absolutely incompatible with happiness*. There is a minimum of physical comfort which must be secured by every human being before happiness can be enjoyed. We cannot set about living the ideal life until we have at least three things practically guaranteed,—food, clothing and shelter; and where one has others depending upon him the obligation extends to them.

It is then essential to any rational happiness that we should have the necessities of life guaranteed to begin with. These constitute a *sine qua non*, for if a man is haunted by the fear of poverty he cannot be happy, and again, if a man has his life made too complex by many social engagements, such as are almost inevitable in the life of the wealthy, he cannot be happy.

How then shall we cage our Bluebird ?

We will not find it in any form of ascetic life on the one hand; nor will we find it necessarily in gilded palaces on the other, for much luxury is as antagonistic to happiness as poverty.

But most human beings are not debarred from happiness by wealth—far from it; indeed in this age the average man finds it very difficult to be entirely sure of adequate food, clothing and shelter, and there is no rational happiness possible unless these things are assured. It seems to us that there is no institution which has done so much to promote substantial happiness as that of life assurance, because, while it does not guarantee the means of luxury, it assures us of the essential things.

Nothing, then, conduces more to the capture of the Bluebird of Maeterlinck

than does the institution of life assurance. Are you in moderate circumstances? Do you find it difficult to look forward with equanimity to the future? Life assurance will make this possible for you, will make it possible for you to sleep at night and to waken to the song of The Bluebird.

Some Notes on Jamaica— A Land of Sunshine.

By A. M. Mackay.



In my notebook, I find the following, taken from somewhere, which reflects the general verdict of all visitors to Jamaica.

"Jamaica was created by Providence to show mankind something of the meaning of beauty. It stands as an explanation of Eden—a glimpse of Paradise. Nature never intended that it should be a rum garden or even a field of speculative agriculture. It is just the place that should be al-

lowed to stand forever as the garden of the world; the vigorous yet languorous Hesper; a reflection of all the beauty of the East and West and North and South; the heart and soul of terrestrial beauty."

While this reads well, and is in a certain degree true of this enchanted island, yet in this practical world there must be other things than beauty; and even the growing of bananas, sugar cane, and other industries are necessary things to give occupation to the residents of Jamaica.

One of the things that makes Jamaica so entrancing to the tourist, is the variety of its climate. Being in the tropics, and not many degrees removed from the Equator, it may be thought by those who have never been in Jamaica to be excessively hot. In some places it is quite tropical, but being so mountainous a short journey brings a person to a lovely mountain temperature. At Mandeville, in the Manchester Mountains, although only a few hours by rail from Kingston, the climate is perfect—just hot enough to keep a person reminded that it is the tropics and cool enough for right-down comfort.

Perhaps the thing that gives one from the north that lovely feeling of holiday, is the free