

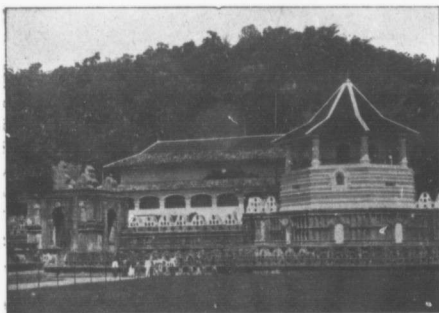
**Insufficient Income.**

To the man who says :  
 "It takes all my income for  
 living expenses," we reply :

"That may easily be. It  
 is the way with most of us.  
 Indeed, I could make out  
 very comfortably to spend  
 twenty per cent. more than  
 I am now getting. None of  
 us are spending so much but  
 we could spend more ; none  
 of us living on so little but  
 we could live on less. Sup-  
 pose hard times were to  
 come and your salary was  
 cut \$100 a year. You could  
 get along on the balance  
 very nicely. You lived on  
 less than that once. Your  
 family would have to live on a good  
 deal less if you were taken away. Put  
 that \$100 into life assurance. Indeed,  
 twice the amount would be better. It  
 will provide food and clothing for your  
 family if you die. It will provide an  
 income for your old age if you live."—  
 Points.



Few men ever reach the point where  
 they are able to look down on themselves.



TEMPLE OF THE TOOTH.

This temple contains the "Tooth of Budha," a relic much venerated by  
 the Buddhists. It is exhibited occasionally.



NEWARA ELIYA.

This is the sanitarium of Ceylon, situated 6,200 feet above sea level. The plain and lake are again surrounded by some of the highest points in Ceylon, notably Pidurutalagala, 8,256 feet. There is a bridle path (about 1½ miles) from Newara Eliya to the top of Pidurutalagala where a good view is obtained of the surrounding country. A drive to the Hakgalla Gardens, six miles off. A drive round the Moon Plains (seven miles), Ramboda Pass, etc., are among the numerous attractions to visitors. There are several hotels and numerous bungalows, and the golf links are second to none in the East.

**He Knew the Scriptures.**

We give below an extract from a  
 letter received from one of our successful  
 agents in the West Indies :

"In the case of Mr. ———, after using  
 every commercial argument I could think  
 of, I had to turn to Scripture, and after  
 two hours of solid, undespaiing work, I  
 succeeded in placing the policy.

**Little Local Intelligence.**

Farmer Hornbeak (in the  
 midst of his reading):

"Wa-al, I'll say for him,  
 the editor of the Plain-  
 dealer can be the sarcas-  
 ticest feller I ever saw when  
 he tries."

Mrs. Hornbeak : "What  
 makes you say so, Ezry?"

Farmer Hornbeak : "Why  
 in this week's issue, the  
 department 'entitled 'Local  
 Intelligence,' is only about  
 three inches long."—Puck.