

own living were she not anchored to her home by children who, in their weakness, look to her for support.

These cases are very numerous, and it is to prevent such that life assurance was instituted. We admit that it may be a sacrifice to pay the premium on a policy large enough to be worth while, but it is through sacrifice that we win out in life; and even although we cannot satisfy ourselves with the amount of assurance we can carry, it should not prevent the possession even of a small policy, for if we do OUR BEST we can do no more.

To have a family to protect and be minus life assurance, is nothing short of criminal neglect.

#### Newfoundland.

Impelled by the same purpose that led Columbus across the Atlantic to the shores of America a few years previously, John Cabot, one morning in May, 1497, with one small vessel and a crew of eighteen, sailed down the Bristol Channel and took a westward course towards lands and perils unknown. So little notice was taken of his departure that it might almost have been an ordinary occurrence. After an absence of some three months he returned and reported his discoveries. On June 24th he had landed upon the Island of Newfoundland. He had explored its coasts for some distance and observed that its coast waters teemed with an inexhaustible supply of fish. The news of these discoveries was received with but little interest in England, and explorer and explored were destined to share the same fate—to remain unappreciated for centuries. What was an island, separated from them by two thousand miles of sea, though its bays be choked with fish, if it contained not rich treasures as well? The dangers in the way of reaching it were too great.

Though Cabot and his men had thus first discovered the rich fishing grounds near Newfoundland, the people of England were not the first to develop the fishing industry there. As early as 1504 venturesome fishermen of Brittany and Normandy had made their way across; the Portuguese and others followed soon. These formed a powerful combine which discouraged colonization and succeeded in keeping the island a mere fishing station until early in the eighteenth century.

An unsuccessful attempt to colonize the island was made in 1583 by Sir Humphrey Gilbert. His fleet reached Newfoundland in safety, but on its return voyage was scattered and the commander perished. Gradually, however, men of influence became interested in the opening up of the island, and from time to time companies of colonists were brought to its shores. In 1713, by the Treaty of Utrecht, the whole island was ceded to Britain, the French retaining certain fishing privileges along the coast.

The present form of responsible government was established in 1815, and consists of the Governor, an Executive Council or Cabinet, a Legislative Council appointed by the Crown, and a General Assembly elected by the people. Every man of twenty-one years of age, a British subject, who has resided in the colony two years, is entitled to vote.

Great progress has marked the past few years in the history of the colony. In 1729, when the first Governor was appointed, the population was six thousand; its inhabitants now number 228,755 (1906). Mining, fishing and lumbering are its chief industries. The value of the fish caught annually amounts to over £1,000,000; and though the early discoverers failed to find it, there was hidden treasure there, and the output of coal, iron, copper and other minerals has



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