

early history is a record of continual strife. Conflicts between civil and ecclesiastical authorities led to internal contentions, while both Portugal and the Netherlands coveted these rich possessions and harassed the Spaniards.

In 1605 the Dutch blockaded the ports with five ships, which were, however, destroyed by the Spaniards. Attacks were also made at different points by powerful Chinese piratical fleets, the most celebrated of these was the invasion by Li Ma Hon, who with 2,000 men landed at Manila in 1572, but was defeated and driven out by the Spaniards and Filipinos.

In 1762 the Capital was taken by the English, but the islands were afterwards restored to Spain upon the conclusion of peace between the two countries.

The islands remained in the possession of Spain until in 1898 when, by the Hispano-American treaty, known as the Treaty of Paris, they were ceded to the United States.

The government of the country is vested in an upper and lower house, the former being the Civil Commission, composed of four Americans and three Filipinos appointed by the United States government, and of which the Governor-General of the Philippines is the president; the latter, the Philippine Assembly, consisting of eighty Filipino deputies, elected by the people and representing the various provinces.

The provincial governors with one or two exceptions are all Filipinos, and municipal affairs, with the exception of the city of Manila, are administered exclusively by the natives of the islands.

The Chief Justice and many of the judges of the Supreme and lower courts are also Filipinos.

The Filipinos are unique among oriental races inasmuch as practically the whole population, with the exception of a few savage hill tribes, have embraced

Christianity and are educated according to western ideas in the many colleges, schools and convents of the country, the learned professions being filled by graduates from the local University of Santo Tomas.

The Filipino is also a born musician and in even the most humble abode a piano, a harp, violin, or other musical instrument is usually to be found.

The climate of the Philippines though hot is not unhealthy, and the inhabitants are singularly free from malarial fever and other ailments common in tropical countries, due in a great measure to the excellent system of sanitation and hygiene inaugurated and enforced by the government health authorities.

The chief articles of export are hemp (abaca), sugar, copra and cigars; the islands are also possessed of a great wealth of timber, including many varieties of valuable hard woods.

For some years past the country has been suffering from financial depression, but a new era is believed to be dawning as a result of free trade with the United States, the opening up of the country by means of railways and highways, increased agricultural activity and the development of the rich gold, copper and coal mines, which are attracting capital from America and Europe. With the completion of the luxurious hotel, now under construction, Manila will undoubtedly become a favorite resort for tourists, because of its many historical associations, its climate and natural beauty.

The Sun Life Assurance Company of Canada has been established in the Philippine Islands for over twelve years and is well known throughout the archipelago for the liberality of the terms of its policies and its promptness in the settlement of claims, same being paid immediately upon the filing of complete papers at the Manila office.