

men of mine in high official positions, I found both official and social life interesting, the European community were hospitable and friendly, and I was able to keep a good horse to ride or drive in the evenings. For twenty years my life was spent in this appointment, with but one visit to my native country. My subordinates were chiefly Eurasians (of whom there is a large number in the Madras Presidency), and natives, I found them gentle and obedient, and their faults were those produced in any race by servitude and want of independence.

I suppose my restless spirit was somewhat subdued by life in the Tropics or I would not have been content in one place for so long a time as I was here, but, my health failing somewhat in 1902 and feeling that return to my old home would be too sad, I took three months leave and went further East, by Colombo, past Singapore, Hong Kong, and Shanghai, all English speaking towns. I saw many strange scenes and people, and finally arrived in Japan, the people, the scenery, the atmosphere fascinated me. I left it with regret feeling I must some day return. The following year taking twelve months furlough, I again came to Japan where I lived in one of the Treaty ports amongst English people, seeing little of Japanese life, and going through much the same social routine. Again I had to return to my work in India, but did so without interest or energy. I had tired of India, or tired of work, I was alone without ties or responsibilities, the climate of my native country deterred me from returning there; rain, rain, incessant rain, during my last visit had made an unfavourable impression on me after the years of brilliant sunshine (too brilliant) lived through in India; I tried living on the Hills in the South of India. I tried travel over the north of India, but having only a short time to put in until I could retire from the Government service on pension, I got twelve months sick leave which I spent travelling about in the most delightful parts of Japan amongst a free and friendly people, and returning to India for a few months completed my service and, again, after much consideration, I resolved to live, at least for a time, amongst the Japanese, and that is the end of all my wandering, after seeing much of countries, races and religion.

I wonder at the feverish unrest of life, the quarrelling, the selfishness, the money-grabbing, the follies leading to destruction, but in spite of this there is much charity, much love, much self sacrifice, much striving through darkness to light, and amongst it all myself, like others of my age, an atom at the end of my working days, resting and ready to return "to whence I came" without questioning or anxiety, in the meantime doing whatever arises in a small way of work or pleasure.

Comforts, though little of luxuries, a few friends, many young people seeking information and knowledge of things outside their country, keenly intelligent, coming daily to profit by

conversational English; their politeness and respect for seniors making effort on their own behalf pleasurable.

Like many an Irishwoman I ventured forth from the land of my birth and have travelled far and find many of my country-women, who having gone over to Canada and the United States, or to Australia, are on pleasure bent in this delightful land, so that Irish girls need have no fear of the world for they will meet all the luck they desire. And as I thought long ago, I think now, why be like cows or sheep and remain just where one has been born. The world is wide, and we, the Irish, encircle it, and the world to us is narrow and limited as our own minds if we seek not knowledge.

AN OLD-TIME PROBATIONER OF  
ISLA STEWART.

### THE OCEAN.

One of the points which the majority of prudent people have to settle nowadays is with which Society they shall take out a policy of insurance, for it is a foregone conclusion that they desire to insure against risks of various kinds.

The Ocean Accident Guarantee Corporation, Ltd., offers many advantages to those who are seeking an Insurance Society. In the first place every policy carries with it the guarantee of the whole of the capital and accumulated funds amounting to over two millions and a half sterling. Secondly, the aim of the "Ocean" is to combine simplicity with liberality in its policy form and the terms offered, and thirdly the policy of the Corporation has always been to meet just claims with liberality and promptitude. This brings its own reward in the confidence and satisfaction of its clients, and no doubt the popularity and success of the Corporation are due in no small degree to its wise policy.

In connection with personal accident and sickness insurance the Corporation issues three different policies:—

(1) A policy against accident only, entitled the "Ordinary Accident" policy. In the case of a non-hazardous occupation for an annual premium of £4 benefits are obtainable of £1,000 in the case of death or loss of limbs or eyes, £500 in loss of one limb, or one eye, and £6 a week during temporary total, and £1 10s. 6d. during temporary partial disablement.

(2) More popular, however, is the "Leader" policy which, in addition to the above benefits, includes compensation for disablement by any of fifty illnesses, and annuities for permanent incapacity by accident, or by blindness and paralysis, and also attractive bonuses. The premium for this is £7.

(3) The "All Sickness and Accident" policy meets the requirements of those who desire to be insured against every kind of illness, the premium in this case being £12 12s.

Insurances may also be effected with the Corporation against burglary, employers' liability, fire, &c. The head office is in Moorgate Street, E.C.

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