

RE: PENSION INVESTMENT BOND - WITH ASSURANCEWITH PROFITS.

From your first deposit your life is insured for £1000. This sum plus accumulated profits (cash dividends) will be paid to your representatives should you not live to enjoy the benefits yourself. In the event, however, of your death as the result of any kind of accident, even if death does not take place until 90 days thereafter, the Company will pay £2000, plus accumulated cash profits.

The policy will also provide for the payment of £10. per month payable for as long as life lasts, commencing at age 60. If you do not desire the Monthly Pension, we will give you a Cash payment of £1468.0.0. plus profits, this is guaranteed and written in the Policy.

TOTAL DISABILITY BENEFITS: In the event of your being disabled by accident sickness or disease at any time after payment of the first premium such total disability being presumed to be permanent when it has existed continuously for six months, the Company guarantees:-

- (1) To pay all future premiums as they become due so long as the Disability lasts.
- (2) To maintain the policy in full force and effect right up to the date of maturity when the full sum of £1468.0.0. plus accumulated dividends will be handed to you, no deduction being made for premiums paid by the Company.

The Policy participates in the substantial profits of the Company by way of Annual Cash Dividends commencing at the end of the second year. The Assured has the option of either (1) taking the dividends in cash each year, (2) using them to reduce the premium for the following year, or (3) leaving them with the Company at interest - the present rate is  $3\frac{3}{4}\%$  compounded and credited annually.

If you elected to take the cash at age 60 the amount payable would be £1468.0.0. plus accumulated dividends and if you decided to take the monthly pension of £10.0.0. you would still have to draw the accumulated dividends or you could use them to purchase an increased monthly pension.

The accumulated dividends can be drawn at anytime without notice.

The annual premium for all the forgoing benefits is £..... and may be paid in halfyearly or even quarterly instalments.

There can.../

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There can be no question that the form of contract issued by the Sun Life of Canada is the best in the country, and contains a Table of Guaranteed Values showing for each year the policy is in force, the amount which will automatically be advanced under the Non-forfeiture Privilege, the Cash Value, the Borrowing Value and the amount of Paid-up Pension for which the original Policy may be exchanged without payment of further premiums.

The policy enjoys all the most liberal privileges devised by modern Life Assurance development, and is unconditional, indisputable and includes freedom of residence and occupation.

In profitableness to Policyholders the "Sun Life" is not excelled by any Company, and I may say that the Company is the largest financial Institution doing business in South Africa - The new Assurances written and paid-for in 1937 being no less than £51,383,000, Income £34,000,000, paid to Policyholders and Beneficiaries £15,656,000, the total assets being over £170,000,000.

By using this Bond you make certain of receiving in your old age a Pension that cannot be outlived and you make provision for any dependents should you die in the interval. The plan removes all worry and fear for the future and crowns a life of labour with an age of ease.

A Pension Bond to commence at age 65, with all the other benefits as outlined, the cash option would be £1258. 0. 0. and the Annual Premium £.....

"PLAN TO HAVE GOLD IN YOUR POCKET  
WHEN THERE'S SILVER IN YOUR HAIR"

RS/TSA

COPY.

Messrs. John Murray & Co.,  
P.O.Box 4394,  
JOHANNESBURG/

Gentlemen,

This is to advise you that I have decided to have the work of repairs begun by Messrs. Salkeld and Woodhead (Pty.) Ltd. completed elsewhere, because of the attitude of the forman at the above-mentioned firm.

The car was taken out with the work only roughly finished and the door was not properly fitting to be in line with the body. The painting was to be done on a later date, as there was no paint to match the colour.

On Tuesday, I arranged with the foreman for the car to be polished; the door to be put in line; and the part to be repainted. We agreed for the car to be brought in on Thursday, to-day.

This morning, with great difficulty, I arranged to have the car taken in only to be told that it could not be worked on to-day, and, when my wife asked when it would be done, she was told possibly next week. When I enquired why the foreman did not inform me not to bring the car, he only told me that they had many customers and that I could bring it in sometime next week. I pointed out that he could have best telephoned me to save me the inconvenience, and his reply was that he did not know I had a telephone and that anyway they had so many customers that they could not finish telephoning them in a day.

I consider this to be not only an insult to me; but an indifference whether I was satisfied with the service given or not and that they could do things without regard to my convenience.

As you will remember, my car was locked up when the work was supposed to have been finished because the message was sent at closing time when it was impossible for us to make any arrangements and, as it happened, I was out of town.

Yours faithfully,

(sgd.) A.B.Xuma.

ABX/pd.

# CALEDONIAN INSURANCE COMPANY.

**NOTE OUR NEW ADDRESS**

JOHANNESBURG BRANCH:  
CENTURY BUILDINGS, HARRISON STREET,  
P.O. Box 283, Phone 34-3213.  
Telegrams—"Callinsurco."

CAPE TOWN BRANCH:  
New Zealand House,  
C/r Burg and Hout Streets.  
P.O. Box 466. Phone 2/4751.  
Telegrams—"Callinsurco."

DURBAN BRANCH:  
333, Smith Street.  
Phone 974.  
Telegrams—"Callinsurco."



Name of Insured Dr. A. B. Xuma Address 104, End Street, Johannesburg.  
NOTICE IS HEREBY GIVEN, that your Policy No J/50253 will expire on 1.7.1937 and you are requested to complete the following Schedules.

## WAGES DECLARATION FORM.

The Statement of earnings of all employees earning not more than £600 per annum paid or allowed during the past period must be completed and returned, whether the Policy be renewed or not.

### DECLARATION OF EARNINGS.

Your attention is drawn to your obligations under the Conditions of your Policy, the due observance and fulfilment of which is a condition precedent to any liability of the Company under the Policy, viz—

- (a) To keep a proper Wages Register.
- (b) To allow the Company at all times to inspect such books.
- (c) To supply the Company WITHIN ONE MONTH OF EXPIRY of the period of Insurance with a correct statement of all earnings (see note) actually paid or allowed.

NOTE.—Earnings must include Salaries, Wages and the full value of any food or quarters supplied, overtime payments or other special remuneration if of a constant character and any other consideration received by workmen.

### SCHEDULE TO BE COMPLETED BY EMPLOYER.

ACTUAL EARNINGS OF WORKMEN FOR THE 12 MONTHS ENDING 1.7.1937 193.

8. CLASSIFICATION OF WORKMEN. (i.e., All Employees—Male and Female).	EUROPEAN AND COLOURED.				ASIATICS.				NATIVES.				TOTAL PREMIUM.			Code No.		
	Number Employed	Wages, Salaries, Commissions, etc.	Value of House-rent, food allowance and other considerations.	Rate %	Premium	Number Employed	Wages, Salaries, Commissions, etc.	Value of House-rent, food allowance and other considerations.	Rate %	Premium	Number Employed	Wages, Salaries, Commissions, etc.	Value of House-rent, food allowance and other considerations.	Rate %	Premium		£	s.
(a) Clerical Staff																		
(b) Salesmen in Retail Shops only																		
(c) Commercial Travellers, Canvasers and Collectors																		
(d) Drivers and Wagon Attendants																		
(e) Engaged with Wood-working Machinery																		
(f) Engaged with Machinery other than wood-working																		
(g) Not engaged with Machinery																		
(h) Engaged with or handling Explosives																		
(i) Workmen whose duties involve any underground work																		
(j) Workmen making regular use of aircraft other than as ticket-holding passengers on a recognised air-route in a licensed aeroplane owned and operated by an Air Transport Company providing regular air services within the Union of South Africa																		
(k) Amount of earnings paid by sub-contractors to their workmen																		
(l) Amount paid to subsidised Relief Workers																		
(m) Messengers including Delivery, using Motor or Pedal Cycles																		
(n) Messengers including Delivery, not using Motor or Pedal Cycles																		
(o)																		
TOTALS																		

\* To be calculated by the Company.  
I/We hereby declare that the Statement of Salaries, Wages, Earnings and/or other consideration set forth above and overall is furnished by me/in in accordance with the Conditions of my/our Policy, and I/We warrant that it is a true statement and that the total value of all House Rent, Food, Commissions and other consideration paid or allowed to all workmen covered by the Policy has been included therein.

DATE 19 SIGNATURE OF INSURED  
I - Stamp Declared before me this 19 day of 19  
Justice of the Peace or Commissioner of Oaths

I/We hereby certify that the total of the Wages paid or allowed as stated above, is in accordance with the books of the Insured.

DATE 19 SIGNATURE OF AUDITORS  
NOTE: (1) IN THE CASE OF A PUBLIC OR PRIVATE COMPANY THIS FORM MUST BE CERTIFIED BY THE COMPANY'S AUDITORS.  
(2) IN ALL OTHER CASES WHERE THE TOTAL WAGE ROLL EXCEEDS £1000 THIS FORM MUST BE EITHER CERTIFIED BY THE INSURED'S AUDITORS OR THE INSURED'S DECLARATION SWORN TO BEFORE A JUSTICE OF THE PEACE OR A COMMISSIONER OF OATHS.

ESTIMATE OF EARNINGS OF WORKMEN FOR ENSUING 12 MONTHS FROM 1.7.1937 193.

8. CLASSIFICATION OF WORKMEN. (i.e., All Employees—Male and Female).	EUROPEAN AND COLOURED.				ASIATICS.				NATIVES.				TOTAL PREMIUM.			Code No.		
	Number Employed	Wages, Salaries, Commissions, etc.	Value of House-rent, food allowance and other considerations.	Rate %	Premium	Number Employed	Wages, Salaries, Commissions, etc.	Value of House-rent, food allowance and other considerations.	Rate %	Premium	Number Employed	Wages, Salaries, Commissions, etc.	Value of House-rent, food allowance and other considerations.	Rate %	Premium		£	s.
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(p)																		
TOTALS																		

**Undertaking by Companies, Members of The Workmen's Compensation Insurers' Association of South Africa, to the Minister of Labour and Social Welfare.**  
A rebate calculated at the rate of 23.52 per cent. on the adjusted premiums for the insurance years 1935/6 and 1936/7 will be deducted from the net amount payable in connection with the renewal premium now becoming due.

**FOR OFFICE PURPOSES ONLY.**

**RENEWAL STATEMENT**

Trades Covered.	EUROPEANS and COLOURED.		Rate %.	Premium.	Code No.
	Wages and House Rent, etc. estimated for the ensuing period.	Value of House Rent, etc.			
<b>ASIATICS.</b>					
<b>NATIVES.</b>					

**ADJUSTMENT STATEMENT :**

Renewal Premium £ : :

Trades Covered.	Wages and Allowances.			Rate %.	Premium.	Code No.
	Estimated last Period.	Actually paid	Difference.			
<b>EUROPEANS and COLOURED.</b>						
<b>ASIATICS.</b>						
<b>NATIVES.</b>						

Adjustment £ : :

Premium £ : :

Stamp : :

**Total amount due £ : :**

Checked by \_\_\_\_\_

NOTE.—The earnings of the above workmen must also be included in their proper classifications of the general Schedule overleaf.

Name	Occupation	Annual Earnings

Will any of your workmen, at any time during the ensuing \_\_\_\_\_ months ending \_\_\_\_\_ in connection with your business use Aircraft owned and operated by an Air Transport Company providing regular air services within the Union of South Africa? If so, please state in respect of each \_\_\_\_\_

NOTE.—The earnings of the above workmen must also be included in their proper classifications of the general Schedule overleaf.

Full Name	Occupation	Actual Earnings during above period	No. of Days Aircraft used

1 Have any of your workmen, in connection with your business, used aircraft other than as a ticket holding passenger on a recognised air-route in a licensed aeroplane owned and operated by an Air Transport Company providing regular air services within the Union of South Africa during the past \_\_\_\_\_ months ending \_\_\_\_\_

**Collection Number: AD843**

**XUMA, A.B., Papers**

***PUBLISHER:***

*Publisher:-* **Historical Papers Research Archive**

*Location:-* **Johannesburg**

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