



THE PHILIPPINES.—CHURCH OF JANIWAY, PANAY.

lowing extract from the Union Mutual, an American life company periodical :

"After a policy has been well started and premiums paid for some years, it forms, without the least question, the best possible contract that a person can secure, and any one who argues differently has only some ulterior purpose to serve.

"Two among many of the reasons why it cannot be bettered are—because it is secured at a rate lower than it would be possible to obtain similar protection on account of increased age, and because a policy cannot be abandoned for another without a definite financial loss upon the one given up.

"The best results in Life Insurance are secured at the maturity of the contract. It is a poor business transaction to surrender a policy at any other point."



Editor of Sunshine.

The readers of *SUNSHINE* will regret to learn of the temporary removal of the editor from the sphere of activity. Office and Field printed the following kind words of sympathy recently :

"It is with regret that word has been received that Mr. A. M. Mackay, the chief of the literature

department of the Sun Life, has been ordered to the mountains for a rest. It was thought that Mr. Mackay's trip to Scotland last summer would have put him on his feet physically, but the doctors have advised further rest, and the patient is now enjoying the bracing breezes and warm sunshine of the mountains.

"While away Mr. Mackay will keep his eye on his department, and that bright paper, *SUNSHINE*, will receive his attention. *SUNSHINE* would undoubtedly suffer from the absence of its editor, who has made a most readable paper of what is usually of only limited and local interest—a company paper. Of all the company papers that arrive at this office, *SUNSHINE* is sure to receive a careful reading, and we know that the general public will find it just as interesting. That the Sun Life must profit from this publicity will be acknowledged.

"It would be much regretted if Mr. Mackay's genius were missed from the world of insurance literature for even a short time, and it is to be hoped that his many friends will be able to greet him very soon at his desk."



About the meanest man in existence is the man who refuses to insure because he expects his children to take care of him when he is old.