

SUNSHINE

Rev. J. P. C. Desrosiers,
Séminaire de
Québec.

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- And other matters of interest.

To live content with small means ; to seek elegance rather than luxury, and refinement rather than fashion ; to be worthy, not respectable, and wealthy, not rich ; to listen to stars and birds, babes and sages with open heart ; to study hard ; to think quietly, act frankly, talk gently, await occasions, hurry never ; in a word, to let the spiritual, unbidden and unconscious grow up through the common—this is my symphony.

—William Henry Channing.

What Benjamin Franklin Did.

Here is a long list of the good deeds of Benjamin Franklin. This catalogue has been summarized by Curtis Gould, who was present at the unveiling of the Franklin statue, in Philadelphia, sixty-six years after the patriot and philosopher's death :

He founded the Philadelphia Library, the leader in the field of hundreds of others of similar character.

He edited the best paper in the Colonies, and gave a start to the press of America.

He exemplified the value of advertising in modern business.

His "Poor Richard" maxims were wit and wisdom that brought home valuable truths to readers, such as they could understand and make of practical service.

He founded the American post office system.

It was he who caused Philadelphia to be paved, lighted and kept clean.

He invented, when fuel was scarce, the Franklin stove, which economized it; and made a free gift of his invention to the public, besides suggesting various other heating inventions, later on, in which this country leads all others.

He was the remover of the once universal nuisance,—smoky chimneys.

He was the first effective promulgator of the gospel of ventilation.

He made important electrical discoveries, and, as is said, "robbed thunder of its terrors, and lightning of its power to destroy."

He was instrumental in founding the very first high school in Pennsylvania; he protested till his death against using the funds of the institution in teaching the youth the language of Greece and Rome, when French, German and Spanish were so much more required in regular business transactions.

He founded the American Philosophical Society, the first organization of friends of science in this country.

His aid was valuable in founding the Pennsylvania Hospital.

He led that State in its struggle of thirty years against the tyranny of the Penns.

When the Indians were carrying on bloody marauding expeditions within eighty miles of Philadelphia he commanded and led the troops of the city that were sent against them.

He was the author of the first scheme for uniting the colonies; his scheme contained many features that bind the States in the Union to-day.

More than any other man, he was instrumental in causing the repeal of the Stamp Act.

He discovered the temperature of the Gulf Stream, and that northwest storms begin in the southwest.

He directed attention to the advantage of building ships with water-tight compartments, getting the idea from the Chinese.

He labored earnestly for the abolition of slavery toward the close of his life, and in aid of those who were emancipated.

OTTAWA, Oct. 6th, 1899.

JOHN R. REID, ESQ.,
Sun Life of Canada,
Ottawa.

DEAR SIR,

Kindly convey to the Sun Life Assurance Co. of Canada my best thanks for cheque amounting to \$1,914.85, in full settlement of claim under policy 30362, on the life of the late P. Levesque.

Permit me to express my appreciation of the prompt and business like manner in which you have dealt with this matter, and to say that I shall always esteem it a pleasure to speak a good word in the Company's behalf.

Yours very truly,

W. B. RENAUD,
Assignee under above policy.



INDEPENDENCE HALL, PHILADELPHIA.

Independence Hall, Philadelphia, was built in 1731, and used as a State House and subsequently as a meeting place for the Continental Congress, which met in the east room, on the lower floor. It was there the Declaration of Independence was adopted. On the Fourth of July, 1776, the Declaration was ordered to be engrossed on parchment, but no person actually signed the document on that day. In fact, it was not for some months that all the signatures had been placed upon the manifesto. On July 8th it was read publicly.

The Prince of Wales as a Fireman.

When the Alhambra Theatre in London took fire the firemen were unable to reach the vital place with a hose, and water could only be conveyed thither in buckets. The number of firemen was limited, and volunteers for a "bucket brigade" to pass water were called for. Many present sprang into line, but even with this assistance there was occasion for more hands.

Idly looking on, near where a well-dressed man was hard at work, stood a pompous individual, whose flashy attire eloquently proclaimed recently-acquired

wealth and vanity. Observing him doing nothing, the man at work calmly asked, "Why don't you take a hand, sir?"

Drawing himself up to his full height, the pompous individual contemptuously replied:

"I'll have you understand, sir, if you don't know it, that I'm Mr. So-and-So, of So-and-So, and cannot stoop to the dirty work of a common fireman."

Without pausing in his "dirty work of a common fireman," the man looked "Mr. So-and-So, of So-and-So," squarely in the eye and said very quietly:

"I am His Royal Highness the Prince of Wales."

Five Formulas Worth Twenty Millions Each.

Russell Sage, the dean of American financiers, set out in pursuit of his present \$100,000,000 as an errand boy in a country grocery store. His maxims are these :

1. Be temperate and you will be happy.
2. Plain food, an easy mind and sound sleep make a man young at eighty-three.
3. Opportunities are disgusted with men who don't recognize them.
4. Despair is the forerunner of failure. Next to a fat purse is a "stiff upper lip."
5. When a man "looses his head" he mustn't complain about the other fellow taking an advantage. Keep cool and freeze out the enemy.



STEPHEN GIRARD BUILDING,
PHILADELPHIA.
HEADQUARTERS OF THE SUN LIFE OF CANADA,
FOR PENNSYLVANIA.

Nothing Succeeds Like Success.

At this late date it is hardly necessary to argue long with the average wide-awake man about the value of Life Assurance—this truth is conceded.

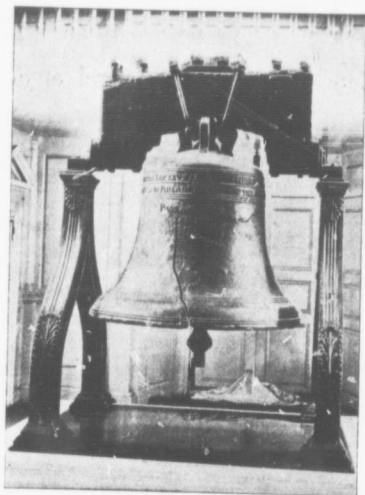
Neglect is the evil that is keeping thousands of men from fulfilling their duty to themselves and their friends. They know what is right, but the rush and whirl of business forbids them to come to a decision. Sometimes we have met with men who were undecided as to the Company in which they should place their trust. It is natural for us to say that the Sun Life of Canada is a Company that appeals as first-class in every respect; but leaving our personal interest out of the matter, and taking the Company on its record, it stands ahead of any other Canadian Company, both in its attractive profit producing policies and in its management.

That the Sun Life of Canada is meeting with such a large measure of success shows that it must be worthy of it, for in these days of keen competition in the Assurance world a Company must deserve success before it gets it.

A glance at the progress of the Sun Life of Canada on page 175, will warrant us to claim for it the most successful career of any Canadian Assurance Company, not excepting any.

During the past five years the income of the Company has increased over one million dollars. The Assets have doubled, and the Assurance in force has also doubled.

We state these facts for thinking people, so that in their decision they will give preference to the Sun Life of Canada and join hands with a success.



OLD LIBERTY BELL.
PHILADELPHIA.

The Old Liberty Bell is probably the best known and most revered memorial of the birth of the American nation now extant. It was originally cast in Whitechapel, England. It arrived in Philadelphia in August, 1752. When hung up for trial before putting it in the State House, for which it was purchased, it cracked, and was re-cast by Paso & Stow, of Philadelphia. They used the old material, adding some copper. Too much copper was added, and the sound was unsatisfactory. A second re-casting was made, and the bell was hung in its place in the tower in June, 1753.

On the occasion of the death of Chief Justice Marshall the bell was tolled, and cracked. In 1846, in order to use it for Washington's Birthday, the crack was drilled out, but on attempting to ring it, the crack threatened to extend. Several plans to renew the old bell have been given, but no tinkering will ever be permitted.

The bell weighs 2080 pounds, stands three feet high, and the circumference of its brim is twelve feet. The inscription around its rim reads: "Proclaim Liberty throughout all the Land, to all the inhabitants thereof. Lev. xxv., 10."

It now stands in the main passageway near the south entrance of Independence Hall.

How a Lightning-Rod Man Fooled Mark Twain.

When a man has acquired a national reputation, the unwished-for demands upon his time assume alarming proportions. The persistence of unwelcome guests seems to recognize no obstacle. Mark Twain once told Rudyard Kipling an amusing story of one of the worst of his persecutors, and Mr. Kipling has given it to American readers in his recent volume, "From Sea to Sea."

"I spend," said Mark Twain, "nine months of every year at Hartford, and people come in and call at all hours. The fifth man, one day, was the only one in the crowd who had a card of his own. He sent up the card, 'Ben Koontz, Hannibal, Missouri.'

"I was raised in Hannibal, Ben was an old schoolmate of mine. Consequently I threw the house wide open and rushed, with both hands out, at a big, fat, heavy man, who was not the Ben I had known nor anything like him.

"'But it is you, Ben,' I said; 'you've altered in the last thousand years.'

"The fat man said:

"'Well, I'm not Koontz, exactly, but I met him down in Missouri and he told me to be sure to call on you, and he gave me his card and'—here he acted a little scene for my benefit. 'If you can wait a minute till I get out my circulars. I am not Koontz, exactly, but I am travelling with the fullest line of lightning-rods you ever saw.'

"I shut the door. He was not Ben Koontz, exactly, not my own schoolfellow, but I had shaken him by both hands, in love, and I had been bearded by a lightning-rod man in my own house."

Men Wanted.

Where? Everywhere. In our pulpits, upraising the beacon light of truth, extolling virtue, denouncing crime and pointing out the way to Heaven. In our courts of law, adjusting with righteous balance the scales of human justice. In our legislative halls, grasping with firm hand the helm of stateship and managing the gigantic affairs of our country. Among those who go down to the deep in ships, to populate new found lands, to Christianize heathen countries, and to carry on the immense sea trade of the world. In the ranks of the scientific; those who are locating and arresting disease; adapting electric force and energy to almost every use of man, and bringing us fresh intelligence of the starry heavens and the strated earth. In the great realm of literature, those who by making books and papers shape the world's thought. In the counting-room, in the store, on the engine, in the workshop, or at the laborers' task, everywhere, Men wanted. Workers in the great cause of Life Assurance, though not specifically mentioned in this roll call, we are, nevertheless, included in the category, and the application comes directly to us.

Men wanted! Everywhere!! Not the tricky, turn-the-corner-sharp kind, that are sometimes called slick. Not the time-serving, get-through-as-easy-as-you-can sort. Not the half-hearted, pusillanimous, halting individuals, who hardly deserve our pity. Not any of those are needed, but what the age requires, what humanity demands in every department of life's action, are men of honesty and integrity, who will deliver the message straight; men who have confidence in themselves and faith in their calling. Men who are devoted to their task and who throw

their whole heart into it. Brave, straightforward, courageous men. Men characterized by intelligence, uprightness, perseverance and determination. Men of intense earnestness of disposition and that strong personality which impresses itself on all with whom they come into contact. All this is needed to make the grand, strong, manly men whose mission it is to crane humanity up to its proper level.

Let us realize then that there is individual responsibility resting upon each one of us. It is ours to make our impress on the age in which we live with the indellible stamp of sound morality. Let us see to it, therefore, that our character and labors be such as we shall be considered true standard-bearers, and shall send forth to the most distant posterity a legacy of glorious deeds, a record of unsullied purity. Men wanted! Everywhere!!

“OBITER DICTUM.”

A Load of Hay.

A load of hay in the crowded street,

A whiff of the scent of clover,

A change of thought,—vague,—incomplete,—

A living a young life over.

A day in August, and clouds of white,

A shifting of light and shadow,

The hum of bees and the martin's flight,

The meadow-larks and the meadow.

Strong arms of men and the yellow green

Of the swaths, the steady swinging

Of forms of laborers, strong and lean,

The scythes with their steely ringing.

The roar of trade, and the newsboys' call,

And the dream of a moment's over;

'Twas a brain-wave came through the nose, and all

From a whiff of the scent of clover!

—Stanley Waterloo.

An Unusual Coincidence.

The following is of such an unusual occurrence that it may be of interest to note it. It is the story of two policies in the Sun Life of Canada.

Mr. A. Lazarus, age 26, assured in Toronto with the Sun Life of Canada. The policy was in favor of his wife. He went to New York, contracted typhoid fever, and died. Another Mr. A. Lazarus, age 26, insured in Toronto with the Sun Life of Canada. The policy was in favor of his wife. He went to Houston, Texas, contracted typhoid fever, and died.

The above were not related, and it is curious to note that both insured with the Sun Life of Canada in Toronto, both died in the United States of typhoid fever, both, when the policy was taken out, were aged 26, both were buried on the same day, and both left a wife and three children. The notification of both deaths was received at Head Office on the same day, and both policies are payable to the wife of each.

Are You a Putitoff?

My friend, have you heard of the town of
Yawn,

On the banks of the River Slow,
Where blooms the Waitawhile flower fair,
Where the Sometime or other scents the
air,

And the soft Goeasys grow?

It lies in the valley of Whatstheuse,
In the province of Letterslide;
That tired feeling is native there,
It's the home of the listless Idontcare,
Where the Putitoffs abide.

The Putitoffs smile when asked to insure,
And say they will do it to-morrow,
And so they delay from day unto day,
Till death cycles up and takes them
away,

And their families beg, steal, or borrow.

—Australian Budget.

Gen. Grant's Log Cabin, Philadelphia.

Standing on Lemon Hill, in Fairmount Park, is General Grant's log cabin, which he made his headquarters at City Point, on the James river, during the last four months of the Rebellion, immediately prior to the great movements which resulted in its overthrow. It was built in November, 1864, and at the close of the war the General presented it, through the late George H. Stuart, President of the United States Christian Commission, to be placed wherever he or the



citizens of Philadelphia might prefer. The cabin possessed such historic interest that the City Council passed an ordinance inviting Mr. Stuart to place it in Fairmount Park. Mr. Stuart chartered a vessel to bring the cabin to Philadelphia. It was taken down carefully, and was rebuilt exactly as it stood on the banks of the James river, with the loss only of two or three shingles. It stands in the Park to-day, an interesting monument of the great Civil War.

From within its walls during the four months of General Grant's occupancy the movements of all the armies of the Union were directed.

Would you like to know more about the Sun Life of Canada? Interesting literature will be mailed if requested. Write Head Office, Montreal.

Sunshine.

PUBLISHED BY THE SUN LIFE ASSURANCE COMPANY
OF CANADA.

A. M. MacKAY, *Editor.*

The Sun Life of Canada and The Volunteers.

That old truism of "a bird in the hand being worth two in the bush" has never been better exemplified than in the present emergency. There is no special necessity at this time to define the position of persons holding policies in the Sun Life of Canada who may be drafted for active service during the campaign now being so vigorously waged in South Africa, beyond the fact that their policy contracts do not call for worry over special permits, or place them in any way under a compliment to the powers that be, for the removal of restrictions pro tem, so as to enable them to take up arms, when duty calls, in defence of the Empire. The policies of this popular and progressive Company have for years past contained no vexatious or worrying features of this kind, they are not only unconditional but non-forfeitable, thereby enabling the holders to go anywhere the wide world over, and engage in any occupation or pursuit without permit or extra charge of any kind.

The Sun Life of Canada, to its credit be it said, was the first to give the public an unconditional policy, and what is more, by its non-forfeiture system premiums are automatically carried by the Company when the exigencies of the moment prevent patrons from meeting their payments. So that their assurance is as safe as the Bank, so long as there is sufficient value in policies to keep them in force; the amounts

so advanced being simply charged as a loan against the policies until such time as assured may be in a position to remove the obligation, or in case of death, the sum assured, less the debt, is paid without quibbling or delay on production of the necessary proofs.

These excellent provisions are no mere momentary or fragmentary liberality, they were planned and carried out years ago by a far-seeing and prudent management, and are appreciated as the acme of fair dealing by thousands of patrons in every clime.

It goes without saying, therefore, that the policyholders of this Company who are so loyally and spontaneously rallying in support of the grand old flag, may have no fears that while engaged in the campaign before them, or at any other time, that their assurance interests will be in any way jeopardised.—J.H.H.

The Philanthropy of Life Assurance.

A young man in one of our cities was leaving an important position in Christian work to enter Life Assurance. When he announced it to a very prominent Christian man. He remarked: "My son, you are entering a Holy calling, and," he added, "I know of no institutions that are bringing so much blessing, and genuine Christian help to the widows and orphans, and is of such a help to young men in the matter of saving, as the Life Assurance Companies."

To those who look upon a Life Assurance Company merely as a financial institution, this may perhaps seem to be an overdrawn statement, but upon second thought they will find that it is not.

The competition of the many Life Assurance Companies has unfortunately, in a measure, covered up the practical philanthropic character of them. True,

the Life Assurance Companies are not in business just for philanthropy, but the element is there, and very prominently. There was a time when the Church looked askance at this method of philanthropy, but to-day the Assurance Companies are lauded from the pulpits of the country as a great blessing. Think of this when an Assurance Agent comes across your path. He may be keen for business, but remember that over and above his personal interest, is yours.

History of the Postal Card.

One of the most popular advertising mediums extant is the postal card. It is used by all sorts and conditions of advertisers, large and small, and its continued utilization for purposes of publicity may be considered good evidence of its effectiveness, says "Profitable Advertising." It has been estimated that about 2,000,000,000 postal cards are sent annually through the mails of the civilized world.

October 1 is the birthday of the postal card. On that date, just thirty years ago, the first issue of this indispensable adjunct to modern business was placed on sale in Vienna, and it immediately sprang into popular favor and started on its honorable and successful career. It would be agreeable to our patriotism if the invention of the postal card could be credited to America, but the facts of the case are otherwise. Prof. Emanuel Herrmann, of Vienna, was the originator of the device, and it was the Austrian Government that made the first practical use thereof.

On January 26, 1869, Prof. Herrmann sent a communication to a Vienna newspaper called the "Neue Freu Presse,"

suggesting that if a simple card were issued by the Post Office Department and sold at two kreutzer (four-fifths of a cent), he believed it would not only be a great convenience to the public, but would also prove a source of revenue for the Empire. He then followed up this letter by bringing the matter to the attention of the Government, and succeeded in interesting the officials in his plan. There was a slight hitch at the start, however, owing to the Government's objection to the rate proposed. It wanted to make the price three kreutzers, but the professor and his supporters made such valiant war on that extra kreutzer that the Government finally agreed to the lower price, and on October 1, 1869, the first postal card ever issued was sold to a Vienna business man.

The next country to adopt Herrmann's invention was Germany, which was soon followed by other European powers.

A Song Wanted.

Here is a chance for our musical friends.

The Sun Life Assurance Company of Canada offers twenty dollars as a first prize and ten dollars as a second prize for a Song, words and music, relative to the Sun Life of Canada.

The competition will be governed by the following rules:

1. The competition closes on January 31st.
2. The prizes will be awarded by competent musical critics appointed by the Company.
3. All compositions received to remain the property of the Sun Life of Canada.
4. The music must be of a spirited character, and the words are to be devoid of slang or any undignified terms.

Two Philosophers.

A learned man, who knew so much it hurt him, once hired a boatman to row him across a wide river.

On the way across he began to interrogate the boatman :

" Friend, do you understand metaphysics ?"

" Narry a bit," said the boatman, and kept on rowing.

" Then one-fourth of your life is lost. Do you know rhetoric ?"

" Not at all,"

" Then half your life is lost. Have you ever studied mathematics ?"

" No."

" Then three-fourths of your life is lost."

Just then the boat struck a snag and upset.

" Kin yez swim ?" asked the boatman.

" Alas, no," replied the philosopher.

" Sure, thin the whole av your life is lost."

You don't need to be told the moral. It's plain enough. If you are not assured, and leave your family without needed help, then the whole of your life is lost to them, as far as your earnings are concerned.

An Elder's Inspiration.

At the close of the forenoon session of a ministerial conference, in announcing the opening subject for the afternoon, the presiding officer said :

" Elder H. will present a paper on ' The Devil.' " Then he added earnestly : " Please be prompt in attendance, for Brother H. has a carefully prepared paper and is full of his subject."

And the " Homiletic Review " says that it was some minutes before the presiding officer understood the laughter which followed his remark.



Gloria Dei Church.

One of the most interesting buildings in Philadelphia is the Gloria Dei Church, on Swanson street, below Christian street. It was built in the year 1700 in the Swedish hamlet of Wicaco, on the site of an old log church built by the Swedes in 1677, five years before Penn's colony came. The Swedes' settlement was begun in 1741, under a patent granted by King James. The log church had port holes in lieu of window lights, which might serve for fire-arms in case of need. The brick building which succeeded it is the present structure, now 199 years old. When erected it was deemed a great edifice, for there was nothing to equal it in the city.

The first storey of stone was originally much underground, the small hill upon which the church stood having been cut down eight feet. The church was erected by subscriptions in money, labor and materials, the then parson himself carrying a hod. There was originally twenty-seven acres of land attached to the church. An extensive burying ground surrounds the church, containing many ancient grave-stones.

Is Life Assurance a Sin ?

A despatch from Chicago, dated September 28th, under the above heading, has appeared in the daily press. It says :

"Life Insurance men are excited over the resolutions denouncing the practice of insuring one's life, adopted at a conference of German Lutheran ministers. The meeting is for the purpose of discussing the relations of Life Insurance to God's written word, and several startling statements have been made.

"Not satisfied with plain denunciation of all forms of Life Insurance, the ministers declare that money and goods can be rightly obtained in only three ways—by work, by gift, and by inheritance. Money procured through Life Insurance is obtained by good luck or a species of a game of chance; Life Insurance is against the First Commandment, because it takes a man's trust from God and places it on the Insurance Company; it is against the Eighth Commandment, because by it the beneficiary gets something not paid for by him. Therefore, it is stolen, and is against the Tenth Commandment, because the person who invests in Life Insurance is taught to covet something not his own."

Which would be more Christian—to hand a widow and fatherless children a cheque for \$10,000 Life Assurance, or to visit them and say, with a reverent tone of voice, "Take courage, good people, the Lord will provide?" For true practical Christianity we would prefer the former—would you?

According to these divines, Joseph made a terrible blunder when in the seven years of plenty he laid up for the seven years of famine. We rather think that Joseph knew what he was doing. Do you?

These divines are not correct in their logic. Any person who knows anything about Life Assurance knows that it is no "game of chance," but a straight business proposition. But enough said. The

Assurance Companies have too great a grip on the consciences of the people to be in any way moved by such antiquated objections as these.

She—I'm almost baked. I've been shut up in a close, stuffy room for two hours.
He—What was the occasion for that?
She—A meeting of our Fresh Air Society.

Lady—But it seems to me you ask very high wages when you acknowledge that you haven't had much experience. Bridget—Sure, marm, ain't it harder for me when I don't know how?

The Editor's Corner.

The mailing list of SUNSHINE will be revised on January 1st. Will those who are now receiving SUNSHINE, and wish to have it continued, please notify us as early as possible? If no notice is received we shall take it for granted that you do not wish it any longer, and another will take your place.

In this number considerable space is given to Philadelphia, which will, we hope, be of interest to all. It is our purpose to give, from time to time, views and brief sketches of historic spots that have more than a local interest. We bespeak from the Sun Life of Canada managers throughout the world, views and sketches that will be of interest to SUNSHINE readers.

We have pleasure in introducing a new contributor in this number, under the nom de plume of "Obiter dictum." SUNSHINE will be favored by occasional articles from his facile pen. The Sun Life of Canada has any amount of literary talent on its staff that will be brought to the notice of SUNSHINE readers in future numbers.

The Story of Home, Sweet Home.

A new story is now told of the first time Home, Sweet Home was sung in public, says the Philadelphia Post. When the Government attempted to harmonize the contending factions in the dispute on the Georgia-Tennessee boundary line, by establishing a trading-post there, John Howard Payne was accused of inciting the dissatisfied Indians and half-breeds, and was arrested and carried to the council-house.

An Indian, who committed suicide on the grave of his wife and child, was buried in the presence of a number of men, among whom was Payne. As the body of the Indian was lowered into the grave, Payne hummed to himself the song that has become so famous.

General Bishop called the young man to him and said sternly:

"Where did you learn that song?"

"I wrote it myself," answered Payne.

"Where did you get the tune?"

"I composed that also."

"Will you give me a copy of it?"

"Certainly."

"Well," said the old Indian fighter, "appearances may be against you, but a man who can write a song like that is no incendiary, and I am going to set you free."

Payne had been living in the house of a neighboring family, and on his return he related the circumstance, and showed the pass that General Bishop had given him. That was the first time that Home, Sweet Home was ever heard in public.

About Assessment Assurance.

The experience of the last twenty years has clearly revealed the fact that Assessment Assurance, in order to be carried on successfully, must realize in all of the younger ages an amount of assessment

annually approximating the rates of the level premium companies, with an emergency fund nearly equal to that of the reserve required by law of the latter corporations.—Geo. S. Merrill, Ex-Com. Ins. Mass.

Mr. T. E. P. Sutton, formerly manager for Canada of the defunct Massachusetts Benefit, who was appointed receiver by the Court, and considered one of the ablest assessment underwriters in Canada, having had seventeen years' experience, admits that the assessment system is a failure and no good. This admission, coming from one whose testimony is based on actual experience, and who has tried everything possible to uplift the assessment plans of Assurance, is a death blow to all assessment societies under existing methods.

ST. JOHN, N.B., Sept 25th, 1899.

E. W. HENDERSHOT, ESQ.,
Mgr. for Maritime Provinces,
Sun Life Assurance Co. of Canada,
St. John, N.B.

DEAR SIR,

I beg to acknowledge receipt of Company's cheque in full of amount of claim under policy No. 29928, held by the late W. D. McEvoy in the Sun Life of Canada, and would ask you to convey to the management my thanks for the prompt and satisfactory settlement and my appreciation of the profits received in addition to the amount of the policy.

Yours truly,

MRS. MARGARET McEVROY,
Executrix of will of Wm. D. McEvoy.

He—"I'm surprised to see a bird on the hat of a tender-hearted woman like you. I could never bear to wear anything that cost the life of an innocent animal."

She—"I suppose that the calf from the hide of which your shoes are made died of old age."—*Detroit Free Press.*

Printing Without Ink.

We have seen the practicability of wireless telegraphy in the reporting of the Shamrock-Columbia yacht races, and speak of it as one of the permanent things of our advanced civilization. Now comes an announcement of a discovery that is, perhaps, as wonderful in its operation—the discovery of a process in printing that will in time close up all the printing ink establishments. A man named Greene has perfected an inkless printing process, and will soon startle the commercial and literary world by printing a newspaper without ink of any description. That the new process will revolutionize the printing business goes without saying. The *modus operandi*, as far as known, is that a chemically prepared paper is used, and that any ordinary press can be arranged for the inkless process, by leaving off the rollers and all moveable parts of the inking arrangements; fit a sheet of thin zinc around the cylinder as a conductor; connect the negative and positive poles; turn on the electrical current, and *presto*, it is ready for work.

Street cars without horses. Telegraphy without wires. Printing without ink. What next?

JACKSON, Mich., Sept. 25th, 1899.

CHARLES A. POOLE, ESQ.,
Manager Central Michigan,
Sun Life of Canada,
Jackson, Mich.

DEAR SIR,

Please accept my sincere thanks for check, handed me Sept. 25th in settlement in full of claim against your company on the life of my deceased mother, Ellen Smith.

My mother had only had her assurance about one year, and the promptness with which the claim was paid was a surprise to me.

I notified you at 10 o'clock Monday, Sept. 25th, and at 4 o'clock, same day. I was handed a check by your manager from Detroit. My mother was also a policyholder in another company, but your assurance was paid first.

Again thanking you and your Company, I am,

Yours truly,

KELTIE SMITH.

Be a Good Boy ;
Good-bye.

How oft in my dreams I go back to the
day

When I stood at our old wooden gate,
And started to school in full battle array,
Well armed with a primer and slate.

And as the latch fell I thought myself
free,

And gloried, I fear, on the sly,
Till I heard a kind voice that whispered
to me :

" Be a good boy ; good-by."

" Be a good boy ; good-by." It seems
They have followed me all these years.
They have given a form to my youthful
dreams

And scattered my foolish fears.
They have stayed my feet on many a brink,
Unseen by a blinded eye ;

For just in time I would pause and think :

" Be a good boy ; good-by."

Oh, brother of mine, in the battle of life,
Just starting or nearing its close,
This motto aloft, in the midst of the strife,
Will conquer wherever it goes.

Mistakes you will make, for each of us
errs,

But, brothers, just honestly try
To accomplish your best. In whatever
occurs,

Be a good boy ; good-by.

—John L. Shroy.

" I have another advantage over you,"
said the bicycle to the horse.

" Name it," replied the intelligent animal.

" People can eat you, but they can't eat
me.

" And yet I have heard somewhere
about bicycle *meets!*"

A Choice Piece of Sarcasm.

The following is an extract from the "Review of London, England."

"On November, 21st, 1894, we printed the annexed under the heading of "Let Loose Again," in which the London Life Association was the subject of objur-gation. We are irresistibly reminded, by the style of certain criticisms which have recently appeared in the columns of a paper called the "Joint Stock Companies' Journal," of our ancient friend who raged furiously through the columns of "Money" against a number of our most irreproachable Institutions. Now he has fallen foul of the Metropolitan, but the doors of the Metropolitan are still open. It is melancholy, but true, that the Company is going on precisely the same as if neither "Money" nor the "Joint Stock Companies' Journal" had ever existed. The editor of the "J. S. C. J." invites replies, and promises to publish them. No doubt he will be glad to get replies, but they do not seem to be pouring into the letter-box as fast as the editor would like.

"Now, let us see the unfortunates who have been mauled about, say within the last eight months. The Metropolitan is solemnly cursed, whilst the United Kent Life has been "gone for" on three several occasions, to which the United Kent answers never a word, and we hear that it is still doing business. Then the Universal Life, with its three-quarters of a century of blameless existence, comes on the anvil. Then follows the University Life, and the National Mutual is disap-proved of. By the way of a set-off, however, and to show that the "Joint Stock Companies' Journal" can find something to admire, we find a distinctly favorable notice of the City of Glasgow Life Office, on April 26th, calling atten-tion to its rapid development. We all

know what has happened to the City of Glasgow. It is doubtless a perfectly solvent and sound Office, but its Bonuses have dropped to 11 per cent., and its shares, which changed hands during last year at prices ranging from 13½ to 11¾, sold recently at from £6 to £8, the last price being £6, or a drop of 50 per cent.

"We do not think after this signal illustration of the capacity of the critic of the "Joint Stock Companies' Journal" that we need say more, but we let these criticisms remain enshrined in the columns of this remarkable journal, in the only place we have yet seen them publicly ex-hibited, that is to say, on the kerbstone. Surely there was never a more bitter satire than a criticism on a Company calling attention to its rapid development. We think the City of Glasgow did a very proper thing in reducing its bonuses, and thus strengthening and settling its posi-tion, but we hardly call this rapid de-velopment.

"Meanwhile, the Metropolitan, the Uni-versal Life, the United Kent Life, the University Life and others are worrying along just as if there were no such paper as our eccentric contemporary in exist-ence. As we have before remarked, there is a distinct flavor of the "Money" criticisms about these recent utterances to which we respectfully call attention.

"LET LOOSE AGAIN."

"He is let loose again, the Insurance critic of our contemporary, "Money." He is ravishing through Blue Books and Annual Reports, and generally making it hot, in his own particular way, for a number of highly respectable Institutions, who, until they read these remarks, will possibly be unaware in the first instance that there is such a journal as "Money," and, secondly, will be aware for the first time that the terrible critic of some years

ago is once more on the warpath. He has recently directed a violent and foolish attack on the London Life Association, the mere announcement of which must provoke a smile from well-informed persons.

“The London Life is probably one of our most blameless Institutions; but curiously enough the very accuracy of its accounts offends the genius who disports himself in the columns of our contemporary. The system of the London Life Association prescribes reductions in premiums as the ultimate destination of the surplus. The consequence is that the premiums due are placed on one side of the account and the reductions made to policyholders on the other. We have only to consider these reductions as expenditure, and a perfectly lovely state of things is disclosed, according to the opinion of our contemporary. However, the London Life Association requires no defence at our hands. The mere fact of an attack being made by “Money” upon it, as we have said before, simply provokes a smile.

“But on the principle of answering “Money” according to its own folly,

let us suggest that the critic might begin his insurance education by reading the Life Assurance Companies' Act, which requires the average rate of interest at the close of the year. Also, if he would look back to the comments on “Money,” on July 26th, 1890, he would find the following: “In respect of profit, it must be admitted that very few Offices can compare with this excellent old Institution. The London Life employs no agents and pays no commission, one very important result of this economy being that the expenses bear a minimum proportion to the premium; they are, in fact, only 3 per cent. The profits have therefore throughout been very large.” Is it necessary to say more?”

The Sun Life of Canada was the last of the victims of the “Journal's” wrath. The Company's continued prosperity is the best answer that could be given.

The subscription price, undelivered, of the “Chinese Times,” Tien Tsing, China, published weekly, is \$40.00 per year, and no questions asked.

The Progress of The Sun Life Assurance Company of Canada,

1873 = 1898.

YEAR.	INCOME.	ASSETS.	ASSURANCES IN FORCE.
1873 .. \$	51,574 26 .. \$	129,959 97 .. \$	1,514,300 00
1878 ..	126,635 63 ..	349,525 60 ..	3,369,683 43
1883 ..	274,865 50 ..	735,940 10 ..	6,779,565 74
1888 ..	525,273 58 ..	1,536,816 21 ..	11,931,316 21
1893 ..	1,240,483 12 ..	4,001,776 90 ..	27,799,756 51
1898 ..	2,327,913 60 ..	8,231,911 81 ..	49,693,405 65



The Sun Life Assurance Company of Canada.

HEAD OFFICE, - - MONTREAL.

Directors.

R. MACAULAY, Esq., President and Managing Director.

HON. A. W. OGILVIE, *Vice-President.*

S. H. EWING, ESQ. MURDOCH MCKENZIE, ESQ.

JAMES TASKER, ESQ. ALEX. MACPHERSON, ESQ.

J. P. CLEGHORN, ESQ. T. B. MACAULAY, ESQ.

JOHN REDPATH DOUGALL, ESQ.

Chief Medical Officer.

GEO. WILKINS, M.D., M.R.C.S. ENG.

Secretary and Actuary.

T. B. MACAULAY, F.I.A.

Superintendent of Agencies.

JAMES C. TORV.