

SUNSHINE

VOL. VI,
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MONTREAL

MAY AND JUNE,
1901.

Mark Twain's Debut.

In my view, a person who published things in a mere newspaper could not properly claim recognition as a literary person; he must rise away above that; he must appear in a magazine. He would then be a literary person; also he would be famous—right away. These two ambitions were strong upon me. This was in 1866. I prepared my contribution, and then looked around for the best magazine to go up to glory in. I selected the most important one in New York. The contribution was accepted. I signed it "Mark Twain," for that name had some currency on the Pacific Coast, and it was my idea to spread it all over the world, now, at this one jump. The article appeared in the December number, and I sat up a month waiting for the January number, for that would contain the year's list of contributors, and my name would be in it, and I should be famous, and could give the banquet I was meditating.

I did not give the banquet. I had not written the "Mark Twain" distinctly; it was a fresh name to Eastern printers, and they put it "Mike Swain" or "Mac Swain," I do not remember which. At any rate, I was not celebrated, and I did not give the banquet.

I was a literary person, but that was all—a buried one; buried alive. — From "The Man who Corrupted Hadleyberg."



The Sun Life of Canada is
"Prosperous and Progressive."



Penn Statue on tower of City Hall, Philadelphia.
Height, thirty-seven feet.

Mr. W. A. Higinbotham.

Mr. W. A. Higinbotham, the manager of the Pennsylvania agency of the Sun Life of Canada, has had a varied and successful experience since joining the Company's staff, in 1889, when he resigned the position of deputy registrar of South Wellington, Ontario, and accepted the position of inspector of the Company's agencies in the foreign fields. After doing good service in the West Indies, he went, in 1891, to Peru and Chili to establish agencies in these countries, and in the following year settled down in Valparaiso, as resident superintendent for the two countries. He was successful in building up an extensive and profitable business. In 1897 he established the Company in the State of Virginia, where he also met with splendid success.

In 1898 he was appointed manager for Pennsylvania, and, in rooms 611 to 614 in the Stephen Girard Building, he directs the movements of the Company's business in this very important territory. Perhaps few know that Mr. Higinbotham is a full fledged army captain, yet such is the case. He was attached to B Battery 1st Brigade of Field Artillery in the Canadian Militia. He resigned, in 1889, with the rank of captain.

We have had access to a batch of interesting newspaper clippings which a friend of Mr. Higinbotham kindly loaned to us. In them we find notices of presentations galore from all parts of the world, which only goes to show that he was always a jolly good fellow. He is highly esteemed in the Company's service, and the record he is now making adds greater lustre to his past achievements.

A Sermon in Rhyme.

If you have a friend worth loving,
Love him. Yes, and let him know
That you love him, ere life's evening
Tinge his brow with sunset glow.
Why should good words ne'er be said
Of a friend—till he is dead?

If you hear a song that thrills you,
Sung by any child of song,
Praise it. Do not let the singer
Wait deserved praises long.
Why should one who thrills your heart
Lack the joy you may impart?

If you hear a prayer that moves you
By its humble, pleasing tone
Join in. Do you let the seeker
Bow before his God alone,
Why should not your brother share
The strength of "two or three" in prayer?

If you see the hot tears falling
From a brother's weeping eyes,
Share them. And, by kindly sharing,
Own your kinship with the skies.
Why should any one be glad
When a brother's heart is sad?

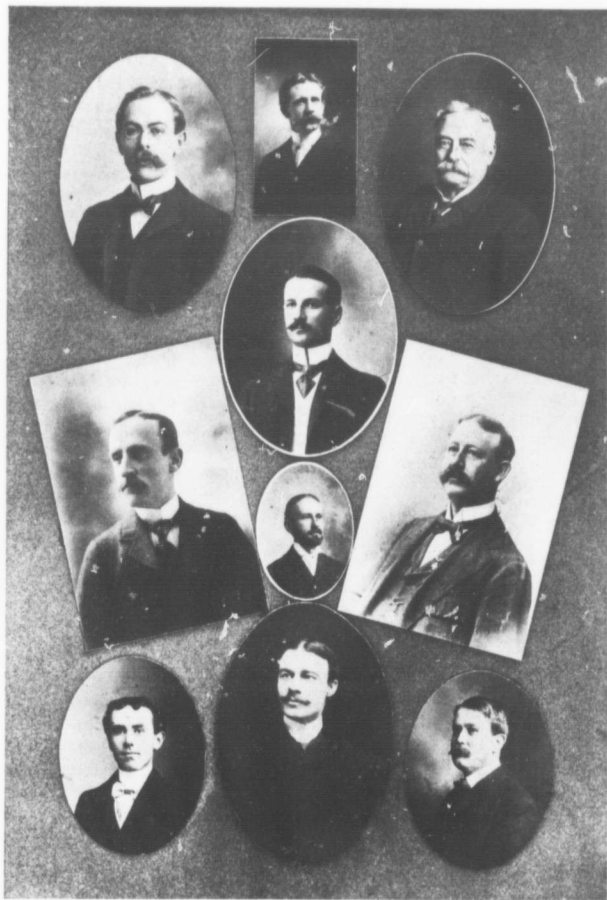
If a silvery laugh goes rippling
Through the sunshine on his face,
Share it. 'Tis the wise man's saying—
For both grief and joy a place.
There's health and goodness in the mirth
In which an honest laugh has birth.

If your work is made more easy
By a friendly helping hand,
Say so. Speak out brave and truly,
Ere the darkness veil the land.
Should a brother workman dear
Falter for a word of cheer?

Scatter thus your seeds of kindness,
All enriching as you go—
Leave them. Trust the Harvest Giver,
He will make each seed to grow.
So, until its happy end,
Your life shall never lack a friend.

—Rochester Democrat.

The Sun Life of Canada is
"Prosperous and Progressive."



MR. J. A. McNEILL,
Cashier, Philadelphia.

MR. EUGENE P. HAM,
Dist. Mgr., Scranton, Pa.

MR. WM. M. KAUFMAN,
Special Agent, Reading, Pa.

MR. W. A. HIGINBOTHAM,
Manager Eastern Pennsylvania.

MR. CLARENCE V. LICHTV,
Dist. Mgr., Lancaster, Pa.

MR. W. S. GOTWALD,
Sp'l Agt., York, Pa.

MR. CONRAD B. BENNETT,
Dist. Mgr., Easton, Pa.

MR. J. W. HOBAN,
Supt., Wilkesbarre, Pa.

MR. F. W. PORTER,
Inspector East. Pennsylvania,
Philadelphia.

MR. JAMES A. HOULIHAN,
Dist. Mgr., Reading, Pa.



HON. WILLIAM A. STONE,
Governor of Pennsylvania.

HON. WILLIAM ALEXIS STONE is a Pennsylvanian. His early life was spent on his father's farm. He received his education in the district schools and at the State normal school, in Mansfield. Before his eighteenth birthday he enlisted as a private in the 187th Pennsylvania Volunteers, participating in several notable engagements, including the siege of Petersburg, and was several times promoted during his service in the army. In 1864, he was mustered out with his company, with the grade of lieutenant. After the war he was appointed assistant adjutant-general of the thirteenth division National Guards. He studied law and was admitted to the Bar in 1870. He has held the position of district attorney for Tioga county and United States district attorney for Western Pennsylvania. He was a member of the fifty-second, fifty-third, fifty-fourth and fifty-fifth congresses, and was elected to the high position which he now holds in November, 1898. Governor Stone's official residence is at Harrisburg, Pa.

The Largest Claim in Pennsylvania.

The late Hamilton Disston, of Philadelphia, was assured with the Sun Life

of Canada for \$35,000 under policies 26060, 35628 and 61164. Within five days after the presentation of the proofs of death this amount was paid.

This is not only the first, but the largest claim the Company has been called upon to pay in the State of Pennsylvania.



They Are!

The last report of the Sun Life of Canada issued shows that its income for 1900 was \$2,789,226; its net paid-for business written during the year, \$10,423,445; its assets over \$10,400,000; surplus as \$529,289, and assurance in force nearly \$58,000,000; also that in the last ten years it gained over \$1,900,000 in income, \$8,000,000 in net assets, and \$41,000,000 in life assurance in force — a record its officials and policyholders may well be proud of. — Insurance Register, Philadelphia, April 10, 1901.



He Likes It.

There is a fellow in Washington who visits the reading room of the Library of Congress that knows a good thing when he sees it. The following letter from Mr. Herbert Putnam, librarian of Congress, says so:

"The following numbers are needed to complete the file, in this library, of Sunshine: Vol. 5, numbers 2 and 3, February and March, 1900. These numbers were received, but have been stolen from the reading room."

Mr. Higinbotham had better shadow this fellow who takes Sunshine home with him, for we have no doubt that it would be child's play to place a fifty thousand with him. He is evidently in love with the Sun Life of Canada.

N. B. — Of course the editor of Sunshine gets half the commission.

A Voice From The Pulpit.

From a sermon by Rev. Frank L. Wilkins, of Gloucester, Mass., we quote the following:

"To provide against temporal ills man has very wisely arranged a system of life assurance, and I commend legitimate (not assessment) assurance as one of the steps that rational men and women should take to guard against the ultimate end of life. I declare to-night my belief in legitimate life assurance, and I hold that every dollar laid up in this way against the coming ills is a benefit to the world.

"As Joseph of old made provision for the seven years of famine by laying up the surplus of Egypt's seven years of prosperity, so the assurance man tells you to make levy on your years of health and plenty to guard against those years when you shall be unable to work. What is it but a good illustration of the Biblical theme of bearing one another's burdens?"

* * * * *

"A man may say, 'Oh well, I'm perfectly well to-day; I don't expect to die yet.' Oh, man, you know not what a day may bring forth! You had better come in under the tables of death which are already made up. You may be of those that do survive; you are more likely to be of those who keep up the average of mortality.

"Or perhaps some one says, 'Oh, but, Mr. Wilkins, I can invest my money otherwise than in life assurance, and do better.' Perhaps you can. Statistics show that about three men in every hundred invest money well. You may be the fortunate man, who can send money out to Kansas, invest in lands and

never get caught. Yes, but the most of us are very busy people, too busy to go out and investigate Kansas land or New York stocks. The assurance company represents experts, who are going up and down, looking for safe investments; hence the man who goes into one gets the benefit of their ability to invest money.

"It is very significant that great financiers, like J. Pierpont Morgan, are taking out large policies. It shows that they are not willing to trust wholly even their ability to 'fight on change,' and are taking advantage of sure investments. Don't venture too much; let's get the advantage of all the business wisdom there is in the world as far as we can."



THE PHILADELPHIA CITY HALL

is the largest and most costly municipal building in America. It cost \$23,000,000. \$1,000,000 is still needed to complete it. This magnificent structure covers four and a half acres, and has six hundred and thirty-four rooms. The tower, surmounted by Penn statue, is five hundred and forty-seven feet high. The clock dials are twenty feet in diameter.



HON. ISRAEL W. DURHAM,
Commissioner of Insurance, State of Pennsylvania.

HON. ISRAEL W. DURHAM, Commissioner of Insurance for the State of Pennsylvania, is a Philadelphian by birth. Quite early he evinced a strong liking for a political life. In 1885 he agreed to stand for political honors, and was elected a magistrate, an honor which was again repeated in 1890, but in 1895 he declined re-nomination. In 1897 he was elected State senator, as the successor of Senator Penrose, and from this position he retired shortly before his appointment as Insurance Commissioner, in 1899. His appointment to the very responsible post he now holds, as the head of the Insurance Department, is more than justified by the satisfactory way the office is administered. The magnitude and importance of the work coming under his immediate jurisdiction, may be gleaned by reviewing the last annual report issued by the Insurance Department, giving, as it does, complete details regarding the enormous transactions of over one hundred life companies (including assessment) doing business in the State.

Mr. Durham's strong personality and his genuine whole-souled manner are traits which, when combined with his wide experience, at once place him in the front rank with the most prominent men in the State.

Satisfied.

Philadelphia, Pa., February 27th, 1901.

W. A. HIGINBOTHAM, ESQ.,
State Manager,
The Sun Life Assurance Co. of Canada,
Philadelphia, Pa.

My dear Sir,—I am to-day in receipt of your cheque from your representative, Mr. H. W. Bernhardt, being in full settlement of claim under policy 93920, Annie E. Durkin, deceased.

In acknowledging receipt of this cheque I desire to thank your Company for the very courteous and prompt treatment extended. The policy was only issued and in force one month when my sister contracted a cold, which developed into pneumonia, resulting in death. The claim being paid so promptly is substantial proof of the advantages of life assurance.

As evidence of my satisfaction and confidence I have to-day handed Mr. Bernhardt an application on my own life, my brother doing likewise.

Again thanking you for the very satisfactory manner in which this claim has been settled, I am,

Very truly yours,

JOSEPH L. DURKIN,
Administrator Estate of Annie E. Durkin.

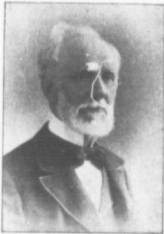


LIBERTY BELL

is probably the best known and most revered memorial of the birth of the American nation now extant. It now stands in Independence Hall, Philadelphia.

The Late Mr. David McFarlane.

It is with feelings of sorrow that we have to chronicle the death of Mr. David McFarlane, of Montreal, which sad event



took place suddenly at his home on Thursday morning, the 18th April. Only a few days before we heard his voice at the annual meeting of this Company. For a number of years he was a regular attendant

at the annual meetings, and was a close and interested observer of the Company's progress. At the meeting of 1897, in an address, he said:

"I can remember when the Company was established. I believe I was one of the earliest shareholders, and I must confess that it was with some trepidation that I had ventured to take stock in it, but all uncertainty as to the results was soon dispelled, and I would express the hope that the future might be found even more successful than has been the past."

At the annual meeting, held on March 22nd, this year, less than a month before his death, Mr. McFarlane said: "I feel it a pleasure to be present. It is a matter of great gratitude to me to note the prosperity of the Company. The agents evidently are faithful and energetic. The Sun Life of Canada has great benefits to offer, and the public appreciate the Company's value." This was, we believe, his last public utterance.

We shall miss Mr. McFarlane's kindly greeting and good wishes. He was the soul of honor and of courtesy. At all times his influence was for good. Even in business transactions a person felt the better from coming in contact with him. The family has our sincere sympathy.

Questions and Answers.

J. P. M. — What is the meaning of Hm., which I see so frequently used in life assurance literature?

Hm. means Healthy Male, and refers to the table of mortality prepared by the Institute of Actuaries of Great Britain. It is based upon the experience of twenty English and Scotch companies; healthy male lives only being included.



S. G. B. — The objection you raise to life assurance does not hold, so far as the Sun Life of Canada is concerned. This Company allows thirty days of grace for the payment of premiums, and the nonforfeiture provision which now applies to almost all policies issued by the Company provides that if, after the assurance has been in force two years, the premiums be not paid, the Company will voluntarily and without any action on the part of the assured, keep the assurance in force as long as the reserve is sufficient to enable the Company to advance the premium as a loan. This is one of the best features ever embodied in a life assurance contract, and is one of the improvements introduced to this continent by the Sun Life of Canada.



When It Is Too Late To Assure.

When sickness comes it will be too late. When trouble comes and death approaches you will have something else to think about.

In fabled story, a wild boar of the jungle was whetting his tusks against the trunk of a tree. A fox passing by asked him why he did this, seeing that neither hound nor hunter was near. "True," said the boar, "but, when that danger does come, I shall have something else to do, than to sharpen my weapons.—The Underwriter.

SUNSHINE

PUBLISHED BY THE
SUN LIFE ASSURANCE COMPANY OF CANADA.

A. M. MACKAY, *Editor.*

There's a Difference.

Sir Robert Ball, the eminent English scientist, says that the sun is decreasing in size. This is in line with the well-known fact, he explains, that most things in the cooling process become smaller; a poker, for example, is shorter when it is cold than when it is hot. The sun is shrinking at the rate of, roughly speaking, five feet a week, or a mile every twenty years. It is unnecessary, however, to be anxious about this, for the scientist affirms that the sun, which is 860,000 miles in diameter, decreasing at the rate stated, would take 40,000 years to be reduced to 858,000 miles, and the shrinkage of 2000 miles would not even be noticeable.

While the sun, in many ways, illustrates admirably the worth of the Sun of Canada, we regret to say that in this matter of decrease our great prototype breaks away from the Canadian Sun, for it is annually *increasing*. We would be designated a "fanatical prophet," were we to even hint what the size the Canadian Sun will be twenty years hence. The Sun Life of Canada is greater than it has been, and is becoming greater year by year. Away back in the seventies it was not very great, in regard to size, but it was built upon a firm and lasting foundation, so that every enlargement was permanent. To-day it is one of the leading lights among Canadian institutions, and in its world-wide operations does much to favorably advertise the land of the "Maple Leaf."

The Company's statement of last year was the best of them all, showing handsome increases in all important items. The Spectator of New York, in commenting on it, said that "Prosperous and Progressive" (the Company's motto) is synonymous with the Sun Life of Canada, and its annual statements are the best proof of the claim.



In the United States.

Six years ago the Sun Life of Canada entered the United States, and was received with the utmost cordiality. Its operations were at first limited, but it is quietly spreading out, and to-day does business in eight States of the Union.

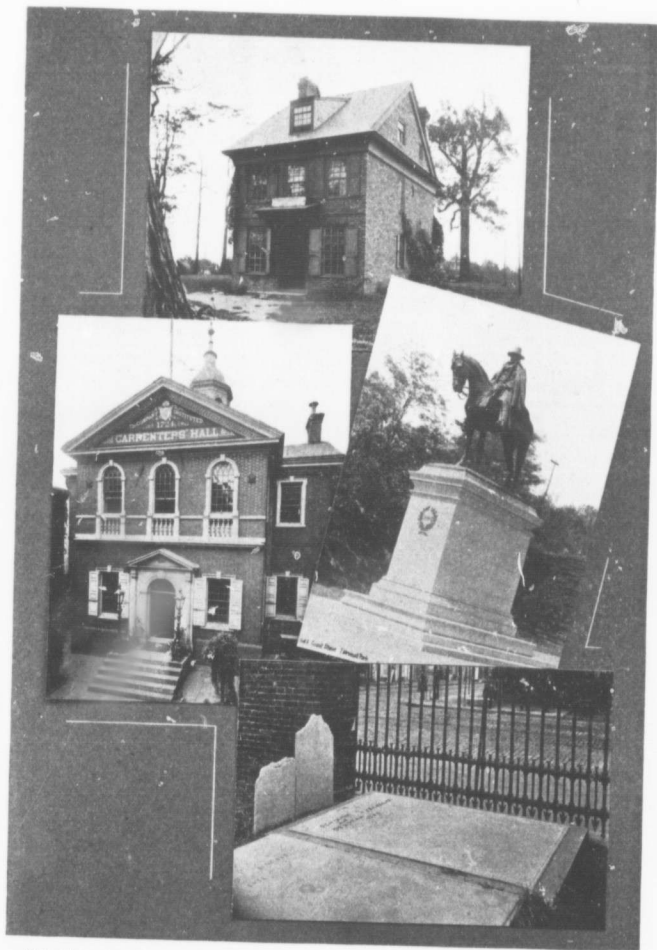
The American people, being thoroughly up-to-date themselves, appreciate a Company that is in the front in its methods and dealings, and they are also broad-minded enough to patronize a solid company, no matter under what flag it was born. The Sun Life of Canada has put itself on equal footing with native American companies, for each State office is to that particular State as the company's head office, in so far as the settlement of claims is concerned, for all claims are made payable at the head offices of the several States.

This is found to be a great advantage to policyholders and is very much appreciated.

This pleasant interchange in business relations goes far to cement together two peoples who are so much alike in their ambitions and aims. Although separated by political boundaries, they are one in all that makes for the advancement of liberty and civilization.



He who has resolved to conquer or die is seldom conquered; such noble despair perishes with difficulty.—Corneille.

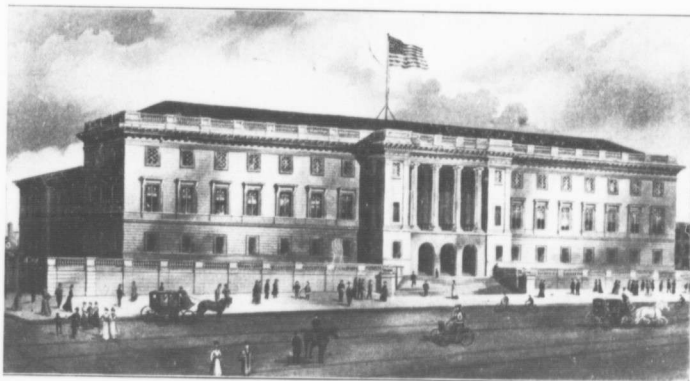


PENN COTTAGE, FAIRMOUNT PARK, PHILADELPHIA. — William Penn occupied this cottage during his visits. It was removed in 1880 from Letitia Street. For a time it served as a Provincial State House. This was the first brick building in Philadelphia. Built in 1682.

CARPENTER'S HALL, PHILADELPHIA. — Built in 1770. The first Continental Congress with delegates from eleven colonies met here in 1774. It contains a valuable collection of colonial relics.

THE GRANT MONUMENT, IN FAIRMOUNT PARK, was formally unveiled on Grant Day, April 27th, 1899, by Miss Rosemary Sartorio, grand-daughter of General U. S. Grant. The height of the statue is fifteen feet one inch. The cost was nearly \$33,000.

FRANKLIN'S GRAVE, IN CHRIST CHURCH BURYING GROUND, is covered by a simple flat stone. Here are buried Benjamin and Deborah Franklin, their son Francis F., and daughter Sarah Bache.



NEW U. S. MINT, PHILADELPHIA (see page 78).

HON. HENRY K. BOYER was born at Evansburg, Montgomery county, Pa., educated in the public schools and Freeland Seminary, and was admitted to the Bar in 1873. His political career began in the year 1882, when he was elected as State representative of the Seventh Ward,



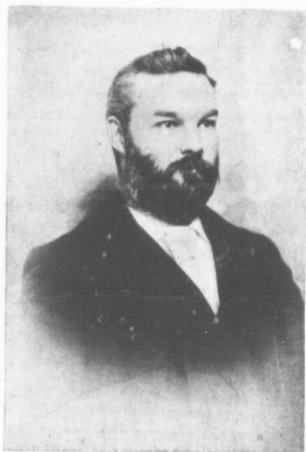
HON. HENRY K. BOYER.

Superintendent of U. S. Mint, Philadelphia. Pa.

Philadelphia. Again, in 1884 and '86, he was returned with increased majorities. His special fitness for legislative work was soon recognized, particularly in his framing of the revenue act, in 1885. Mr. Boyer holds the unique record of having been elected speaker of the House of Representatives on three separate occasions, a fact which speaks volumes for his even-handed justice in discharging the delicate duties of the chair. In 1889 he was elected State Treasurer, which office he very ably filled until May, 1892. As a fitting recognition of his splendid literary abilities, the Faculty of his Alma Mater conferred upon him the degree of Master of Arts, in 1897. In the year 1898 President McKinley appointed him Superintendent of the United States Mint, at Philadelphia, a position he has filled with special distinction and acceptability to the Treasury Department. In addition to the onerous administrative duties of his office, he has rendered valuable services to the department in making the New Mint the model institution of its kind in the world. Mr. Boyer is especially devoted to literature and history, and in addition to his charming social qualities and impressive personal appearance, is a most delightful and forcible speaker.



No man is fit to win who has not sat down alone to think; and who has not come forth with purpose in his eye, with white cheek, set lips and clenched palms, able to say: "I am resolved."—Bulwer.



MR. T. B. MACAULAY, F. I. A.,
Secretary and Actuary Sun Life of Canada.

He's Here "With His Luggage."

The Government Insurance Recorder, of Wellington, New Zealand, gives the following brief but interesting sketch of our Secretary and Actuary, and SUNSHINE steals a march on Mr. Macaulay in reproducing it. If the editor's name is missing from the editorial page of SUNSHINE next month, you may conclude that "something has happened." The article is as follows:

"Thomas Bassett Macaulay is hardly a 'coming' man; he is rather a man who has already arrived, with his luggage. Mr. Macaulay, whose portrait is given here, is one of the foremost life assurance experts in the great Dominion of Canada. He is at the present time the President of the Actuarial Society of America, of which body he was an original member, following in the clearly marked footsteps of such distinguished men as Homans, Fackler, McClintock, St. John and Miller. Mr. Macaulay, who is the Actuary of the

Sun Life Assurance Company of Canada, is a Fellow of the British Institute of Actuaries, and also a Corresponding Member of the French Institute. His contributions to the assurance bodies of which he is a member have been many and valuable."



Mahoney City, Pa., Feb. 14th, 1901.

W. A. HIGINBOTHAM, ESQ.,
Manager Eastern Pennsylvania
Sun Life Assurance Company of Canada,
Philadelphia, Pa.,

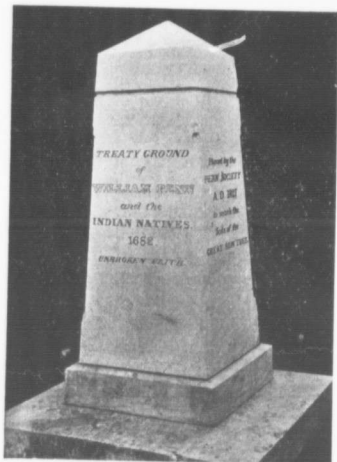
My dear Sir,—Attached hereto find receipt in full for all demands in Policy, No. T 27601, on the life of my father, the late Anthony Rowley. Accept my thanks for the careful and very satisfactory manner in which you attended to this business.

Yours very truly,

JOHN ROWLEY,
Son of assured and payee.



STEPHEN GIRARD BUILDING, PHILADELPHIA,
Headquarters of the Sun Life of Canada for
Eastern Pennsylvania.



PENN TREATY MONUMENT,
Erected in Penn Treaty Park, in Kensington,
by the Penn Society, 1827. The monument
marks the spot under which Penn made his
treaty with the Indians, in 1682

♦ ♦
Do It Now.

It was the late President Garfield who said, "Things don't turn up in this world until somebody turns them up." If a young man does not save any money now, during his money producing period, what hope has he for his maintenance when he is old? A life assurance investment today will mean a lot of comfort in future years. The Sun Life of Canada is a young man's Company for many reasons.

♦ ♦
Just Among Ourselves.

Speaking about Mr. W. A. Higinbotham, the In-

surance World adds the following to a very complimentary note from the United States Review :

Having on one occasion crossed the ocean with "W. A." we can further vouch for his companiability and versatility, both in the smoking room and on deck. On deck he made himself an especial favorite with the ladies, and children cried to be taken in his arms.

[The word "children" in the above saves "W. A." from a bit of fatherly advice. If it had read "they" instead of "children." O, my !—Editor].

♦
Mr. C. C. Knight, manager of Sherbrooke District, evidently believes in the power of the platform, for we notice an extended report of a very interesting and instructive address on life assurance, which he recently delivered before the Young Men's Christian Association of Sherbrooke. This is a good idea, for there is a great amount of misunderstanding regarding life assurance even at the beginning of the twentieth century.



OLD GRISTMILL, AT GERMANTOWN.

This old mill was built in 1683, by Richard Townsend, a member of the Society of Friends. The chief material in its construction was brought from England.

A Few Things About Reading, Pennsylvania.

The city of Reading is admirably located on the Schuylkill river, and has advantages of scenery of the most picturesque character. The plain upon which it is built slopes gently from Mount Penn towards the river Schuylkill, which forms its western boundary. The Neversink mountain rises to an elevation of nearly one thousand feet at its southern end, and then skirts its southeastern border. Towards the north extends an undulating stretch of territory.

Its industries are probably of a more diversified character than any other city in the State, and its products go to almost every civilized country on the globe.

Reading manufactures steel projectiles for the United States navy, steel barracks for Uncle Sam's soldiers, and the letter boxes found on the street corners in every city in the Union.

The city's growth may be traced in a few words. Reading was named after Reading, England, and the County Berks derived its name from Berkshire, the shire in which Reading in England is located. The Penns, who owned the land on which Reading is built, emigrated from Berkshire, England, which accounts for the name of the city and county. In 1748 Reading contained one house. Four years later, when the county of Berks was created with Reading as the seat of Justice, the population had increased to 378, and it was already known as one of the most flourishing places in the interior of the State. In 1769, the population had increased to 1,200. When the first census of the United States was taken, in 1790, just seven years after the incorporation of Reading as a borough, the inhabitants of the town had increased to 2,235. By 1820, the population had reached 4,330. During the ensuing three decades there was a magnificent development. By 1890, Reading had acquired

the distinction of being the largest borough in the United States. In 1847, on March 16th, the enterprising community was advanced to the full grade of a municipality, with about 12,000 souls within its borders. Its progress has since been rapid, and its population today is 78,961.

The iron industry was developed early, and its birthplace in this country was Berks county. It was not, however, until 1835 that there was any considerable establishment devoted to the manufacture of iron. From the plant of that year developed the extensive works now operated by the Reading Iron Company, which gives employment to 4,000 hands, and the output of the company exceeds \$12,000,000 per annum. From 1840 to 1850, Reading was especially fortunate in obtaining new enterprises, and the population increased 87 per cent. in that decade. It was during that period that the Philadelphia and Reading Railroad Company established its shops in Reading. They have now over 5,000 employees, and the wages disbursed annually amount to about \$2,000,000. In addition to these industries, there are upwards of 500 others that are all doing a flourishing business.

Mr. Wm. M. Kaufman, who is the representative of the Sun Life of Canada in Reading, was for many years associated with the development of the iron industries, and operated one of the largest blast furnaces near Reading.

The Sun Life of Canada is doing a large and increasing business in Reading and vicinity, and numbers among its policyholders some of the most prominent and influential citizens.



The Sun Life of Canada is
 "Prosperous and Progressive."

New U. S. Mint at Philadelphia.

(Illustration on page 74.)

This magnificent building, now nearing completion, is without doubt the most perfect model of its kind in existence. Its construction and equipment were decided upon only after exhaustive study of mints both at home and abroad.

The building stands on Spring Garden street, with a frontage of over four hundred feet and a depth of two hundred feet; it is constructed principally of granite, brick and marble.

Ascending a wide flight of solid granite steps, the entrance to the main lobby of white marble, with its vaulted ceiling of Venetian gold, and glass mosaic, profoundly impresses the visitor, and from here the massive white marble staircase ascends to the second story.

From the main landing is the entrance to the handsome large museum, where the public will have ample room and light to view the rare and valuable collection of coins owned by the Government. This elaborate room is about forty feet square, finished in dark brown marble from floor to mosaic dome.

The main building surrounds two spacious courts, over fifty feet square, and is to be used principally by the administrative department of the mint.

The working department is in the building immediately in the rear. It is arranged in three large rooms, containing the great operating force of the important section of the mint; these rooms are surrounded by spacious galleries, from which the public can obtain a capital view of the operations below.

In the basement are the immense vaults, where millions will be stored; they cover an area of three hundred by fifty feet.

When ready for occupancy, next July, the New Philadelphia Mint will have cost the Government about two and a half million dollars, including the ground

and machinery. In comparison with the old mint, the capacity of the new one will be nearly two and one half times greater.

This very important addition to the splendid edifices of the city, is entitled to much greater space than we can possibly give it in a brief notice like the present.



Better Begin Now.

Many years ago Quintilian said: "Whilst we are considering when we are to begin, it is often too late to act." You have been putting off the matter of life assurance from year to year. Did you ever have a fear that when you might decide to begin the medical examiner, after giving you an extra look over, would shake his head and say: "Too late, my man, your heart is just a little off its beat," or tell you of some other thing of which you were entirely ignorant, and then he would be forced to place you upon the list of rejected applicants. This very thing is happening daily. Come now; how do you know but this may happen to you? You had better think over the matter.



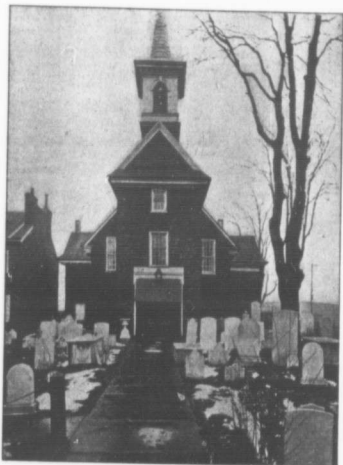
Michigan's Annual.

The Indicator of Detroit gives an excellent report of the fifth annual gathering of the Michigan staff of the Sun Life of Canada, held at Hotel Cadillac, Detroit, recently. The representation was large, and from the toast list the proceedings must have been instructive as well as enjoyable. A pleasant feature was the presentation of a handsome gold band ring by the members of the Michigan staff to Manager John A. Tory.

Mr. T. B. Macaulay, secretary and actuary, was also presented with a traveling case companion.

The Michigan annual reunions are always so interesting and enthusiastic that each one is proclaimed at the time as "the best yet," and the fifth has had this said of it with emphasis.

The Sun Life of Canada is
"Prosperous and Progressive."



OLD SWEDE'S CHURCH.

One of the most interesting buildings in Philadelphia is the Gloria Dei Church, on Swanson 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 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 one hundred and ninety-nine years old. An extensive burying ground surrounds the church, containing many ancient grave-stones.



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.

JAMES TASKER, Esq.

J. P. CLEGHORN, Esq.

MURDOCH MCKENZIE, Esq.

ALEX. MACPHERSON, Esq.

T. B. MACAULAY, Esq.

J. R. DOUGALL, Esq., M.A.

Chief Medical Officer:

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

Secretary and Actuary:

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

Assistant Actuary:

ARTHUR B. WOOD, A.I.A.

THE RECORD OF 1900.

A Few Items of Interest.

Assurances issued and paid for	\$10,423,445.37
Increase over 1899	677,136.37
Income from Premiums and Interest	2,789,226.52
Increase over 1899	193,018.25
Assets at 31st December, 1900	10,486,891.17
Increase over 1899	1,239,226.56
Undivided Surplus over all Liabilities except Capital, <small>(According to the Company's Standard the Hm. Table, with 4 1/2% interest on policies issued before 31st December, 1899, and 3 1/2 % on those issued since.)</small>	529,289.22
Increase over 1899	50,353.11
In addition to profits given during the year to policies entitled thereto	59,843.96
Making a total paid or accrued during the year of	110,197.07
Death Claims, Matured Endowments, Profits and all other payments to policyholders during 1900 . . .	843,771.86
Death Claims, Matured Endowments, Profits and all other payments to policyholders to 31st Dec., 1900,	6,774,364.86
Life Assurances in force 31st Dec., 1900	57,980,634.68

TEN YEARS' PROGRESS.

	Income.	Net Assets, exclusive of uncalled Capital.	Life Assurances in force.
1890	\$ 889,078.87	\$2,473,514.19	\$16,759,355.92
1900	2,789,226.52	10,486,891.17	57,980,634.68
Increase . . .	\$1,900,137.65	\$8,014,376.98	\$41,221,278.76

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