

We have to accept things as they are, and with a knowledge of the condition of things we will just keep saying:

"Don't forget to assure your life"—for the good of yourself and the protection of your family.

People want to be *reminded* more than they want to be *convinced*.

If all the *convinced* people in this country were assured it would be well, but to be convinced and to act are two different things.

Thousands are convinced of the great value of life assurance and believe they should be assured, but—

They forget about it—and time speeds on.

We suppose many who read Sunshine will pay little heed to our reminder and will pass "beyond the vale" without leaving a life assurance cheque for their bereaved dependents.

Others—the few—will heed the reminder and will not forget life assurance.

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



Soldiers' Monument, Diamond Park, Meadville, Pa.

Erie's Manager.

Mr. E. D. G. Ludwig, Manager of the Sun Life Assurance Company of Canada, first saw the light of day in the city of Berne, Switzerland. In the fifties he came to the United States with his parents, who settled at Lexington, Va., his father, Prof. E. A. Ludwig, having been engaged for the faculty of Washington College. Prof. Ludwig was eminent as a philologist, being master of twelve different languages. Mr. Ludwig comes from two of the old Bernese patrician families. His grandfather, Rev. Emmanuel Ludwig, was the first pastor of the Cathedral at Berne, where he served for fifty years. His grandmother, Margaret Haller, was a direct descendant of Albert von Haller.

Mr. Ludwig's parents, in 1861, on the breaking out of the Civil War, left Virginia and located in north eastern Pennsylvania. Mr. Ludwig took up the assurance business in 1867, and engaged in that until 1873. From 1873 to 1881 he was engaged in manufacturing and promoting, but returned to assurance in the latter year. For five years he was editor and publisher of the National Insurance Journal, and is thoroughly posted on all phases of the life assurance business.

Mr. Ludwig became manager of the Erie district for the Sun Life of Canada just one year ago, and is getting his district well organized. The Erie district embraces a large portion of the oil and lumber producing section of north-western Pennsylvania, a section in which also tanning, wood-working, paper, iron, refining and other industries are prominent.

A photograph of Mr. Ludwig appears on page 11 of this issue, along with a few of his agents. We regret we have not the photographs of all his agency staff.