

not forget to say that once in a while we get a letter from a grouch who expected the earth, the moon and a few planets for the small premium he paid the Company.

Public confidence is a great asset.

### Commanding Circumstances.

Henley's well-known lines "I am the master of my fate" was a part of our creed until the Titanic disaster, when this sweeping thought was thrown out of perspective. Both the lost and the saved of that terrible catastrophe were the slaves of their fate.

There are circumstances, however, that we can master. When the signature was placed on an application for life assurance many years ago and at its maturity a young man was ready for college and has since graduation been a mighty blessing to the scientific world—that was a circumstance within the grasp of the one who accepted it. We can, in many cases, make our circumstances, and even although we may lose control of their ulterior results, we can start right. Every man who faces the inevitable with a sheaf of life policies throws down the gauntlet to circumstance and says, "I am your master; in financial affairs, at least, I am guarded against possible eventualities." Therefore, in a wide sense—"I am the master of my fate."

### Detroit, Mich., an Attractive and Busy City.

Among the attractions which have made Detroit the leading convention city of the country, there is none that has had greater prominence than the facilities which it offers for water sports and travel. It has more excursion steamers than any other city except New York. Its principal companies own thirty

steamers, with an aggregate tonnage of 38,000 and licensed passenger capacity of 60,000. Most of these boats leave Detroit every day, many of them twice a day, and some of them are running constantly from 5 a.m. till midnight. Detroit is, besides, a port of call for the steamer lines running from Buffalo to Chicago and Duluth. The number of passengers that left the city docks, either on the line, excursion or ferry boats, in 1911, was 9,204,144. The routes of the home owned boats extend to Buffalo, Cleveland and Toledo on the south and east, and to Alpena, Cheboygan and Mackinac on the north. They include trips to the beautiful islands at the mouth of Detroit river, up the picturesque river Thames in Ontario, past the unique summer city at St. Clair Flats, and to all points on St. Clair river. A large proportion of the conventions held in Detroit make a river excursion part of their recreation, and it is not an unusual thing for commercial bodies to hold their business sessions on the boats.

On land, as well as on water, Detroit is an attractive summer resort. The cool breezes that come from Lakes St. Clair and Erie moderate the temperature, so that extremes of heat are uncommon. Its streets are wide and well-shaded, and its park and boulevard system presents unusual attractions. Belle Isle Park, an island in the river opposite the Eastern part of the city, has a diversified area of over 700 acres, with native woods, interspersed with lakes and canals, with the second largest aquarium in the country, a fine horticultural building, a very creditable Zoo and many other aids to healthful recreation and entertainment. From a bridge connecting the island with the mainland runs the Grand Boulevard, 12 miles in length, encircling the central