

DETROIT, A CITY OF PROGRESS (CADILLAC—WATER FÊTE—CARNIVAL AT
DETROIT, FOURTH WEEK IN JULY.

SUNSHINE

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DETROIT.—SCENE AT PALMER PARK.

SUNSHINE

PUBLISHED BY THE
SUN LIFE ASSURANCE COMPANY OF CANADA,
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A. M. MACKAY, *Editor.*

| | | July | | | | | | | 1912 | | |
|-----------|----|------|-----|----------|----------|----------|-----|-----|------|--|--|
| | | SUN | MON | TUE | WED | THU | FRI | SAT | | | |
| Lat. Que. | 7 | 1 | 2 | 3 | 4 | 5 | 6 | | | | |
| 7 | 8 | 9 | 10 | 11 | 12 | 13 | | | | | |
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| 21 | 22 | 23 | 24 | 25 | 26 | 27 | | | | | |
| 28 | 29 | 30 | 31 | Nov. Mon | Nov. Tue | Nov. Wed | | | | | |



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Public Confidence.

"They say! What do they say? Let them say!" This maxim, if it can be so called, may have been workable in the distant past by Eastern potentates, but it is not for this century—particularly for a life assurance company. A New York politician some years ago gave expression to the infamous remark, "The public be damned." The politician lived long enough to find out that the public would not be "damned." Any institution whose success or failure depends upon public confidence has to be very jealous of its actions. This shouldn't be the motive for its actions of right—because it is watched, but its line of conduct should be right—because "right is right." The Sun Life of Canada has been, we are very thankful to say, much in the public eye and has attained, by its square-dealing, public confidence. The letters received from policyholders daily are but evidences of success in this direction. Every issue of SUNSHINE would be minus any other reading matter were we to publish all the letters we receive. We only endeavor to make a selection from different parts of the country. Some may say that other companies receive similar letters. That does not matter, it only shows that they also enjoy public confidence. There are scores of first-class companies. This month we give a double page of letters from policyholders and we trust they may be read. Let us

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

portion of the city and terminating again at the river. There are two shorter boulevards and 29 other parks, three of the latter bordering on the river. An excellent interurban electric railway system gives opportunity for trolley rides along the shores of lake and river, as well as to picturesque regions in the interior.

In manufactures and commerce Detroit has been known as a progressive city for the past 30 years. Its growth during the last decade has caused amazement the country over. Its population increased from 285,704 in 1900 to 465,766 in 1910, an increase of 63 per cent., which is greater than that of any other large city in the country. Its industrial growth as shown by the twelfth and thirteenth census reports was as follows :

| | 1899 | 1909 | Increased. |
|--|--------------|---------------|------------|
| Number of establishments | 1,253 | 2,036 | 61% |
| Capital | \$67,544,972 | \$190,125,000 | 183% |
| Salaried officials and clerks | 4,687 | 13,026 | 178% |
| Average number of wage earners | 38,481 | 81,011 | 110% |
| Salaries and wages | 19,638,143 | 58,267,000 | 197% |
| Miscellaneous expenses | 9,790,012 | 26,743,000 | 173% |
| Cost of materials | 47,175,012 | 130,218,000 | 179% |
| Value of product | 88,649,635 | 252,992,000 | 185% |

Although no later official figures are obtainable, it is known that the gain was still more rapid in 1910 and 1911. The total manufacturing product for the latter year in Detroit and three adjoining villages, where manufacturing is carried on almost exclusively by Detroit capital, is conservatively estimated at \$365,000,000. The most important factor in recent gains has been the marvellous growth in the making and assembling of automobiles. This industry had no place in the census tables in 1899. In 1911 there were 27 companies in this work, with about 35,000 employees, putting out 135,000 cars, valued, at the retail selling price, at \$160,000,000. A visit to one or two of the largest of these factories is an ex-

(Concluded on page 99)



MR. H. B. HIGINBOTHAM,
Manager for Japan.

The appointment of Mr. Harry B. Higinbotham as the Company's new manager for Japan, with headquarters at Yokohama, is one that we feel sure will meet with very general approval throughout the Company's entire agency organization.

Few, if any, of the Company's staff are better qualified for this position than he is, owing to his long, varied and successful experiences in the foreign field work,—work which he is particularly well adapted to.

In a previous issue of SUNSHINE we gave a sketch of Mr. Higinbotham's career prior to joining our Company, in the year 1899, since which time he has done excellent work for us in different parts of the world, where he has been



DETROIT.—SOME PUBLIC BUILDING.



DETROIT—CAMPUS MARTIUS.—THE CENTRE OF DETROIT.

sent as the Company's special representative to new countries, reporting on the possibility for the expansion of our Company. He organized agencies in Egypt and the Levant, and during the past five years has been our Manager for Continental Europe and the Levant, with headquarters at Brussels.

Mr. Higinbotham has handled so many agencies in a successful way that the Company feel that in a very short time he will be no stranger in the land of Nippon, where, by the way, he spent some few months ten years ago on a trip around the world. We have every confidence that the field assigned to him will soon be well within his grasp, the organization improved and the business increased, and that his genial personality, his bright and characteristically happy manner, will be pleasing to those happy people of the flowery kingdom, and among whom

Mr. and Mrs. H. B. Higinbotham will in future reside.

Their hosts of friends the world over, we are sure, join with SUNSHINE in wishing them every happiness and prosperity.

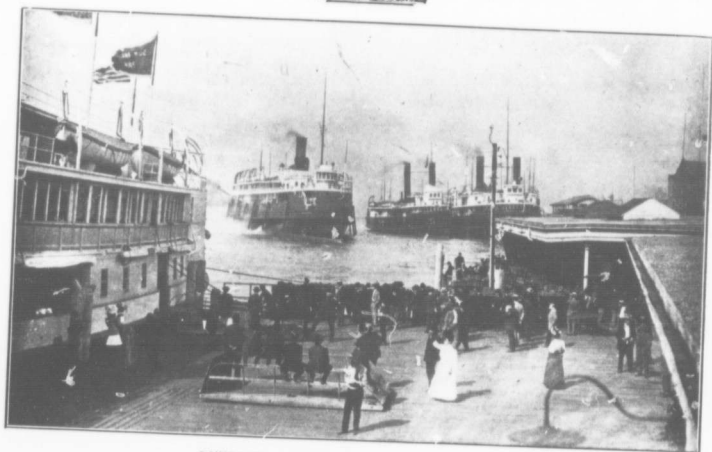


How Bridget Settled the Doctor.

A lady who had been ill and under medical treatment for some time without getting any better, became very distrustful of her doctor's skill, and therefore wished to dispense with his services and to try another man in his stead. She had not, however, the courage to inform him of this, so she communicated her state of mind to her maid. "Lave him to me, mum! lave him to me," said Bridget. Later on the doctor knocked at the door, and Bridget opened it about an inch. "Very sorry, sorr, but you can't come in to-day, doctor." "Can't come in? Why not?" "The mistress is too ill to see you to-day, sorr."



DETROIT.—THE TOURIST IS PROVIDED WITH FIRST-CLASS HOTELS.



DETROIT.—A GLIMPSE OF THE WATER FRONT.

Cadillac, The Founder of Detroit.

Antoine de LaMothe-Cadillac is a typical representative of those many-sided, irrepressible sons of France who so gallantly advanced her banner from post to post through the vast stretches of the American forest in the 17th and 18th centuries. As a soldier, *coureur de bois*, explorer, founder and governor he is closely identified with an important phase of that advance—from the Great Lakes to the Gulf of Mexico.

The governor of Canada who first conceived such a policy and recognized the value of such agents in carrying it out was Frontenac. In 1694 LaMothe-Cadillac was living in Montreal, where the site of his house in Notre Dame street is still pointed out. He had already spent eleven years in Acadia and Canada, had acquired some military experience, and had become skilled in the ways of the woods and the management of Indians. Like Frontenac himself, he was a man of bold, impatient temper, with a fine turn for incisive and sarcastic phras-

ing. The two had an instinctive liking for each other.

In 1694 Frontenac appointed his friend to take charge of Michillimackinac near the junction of the three upper Great Lakes. His residence at this important post profoundly impressed Cadillac with the value of the fur-trade and the importance of the whole region to the French. In 1699 he proposed to Callières, Frontenac's successor, a plan to establish a strongly fortified colony on the waterway between Lakes Erie and Huron. This, he claimed, would effectually exclude the English from territories above, and preserve the French monopoly of trade. It would also serve to guard the direct routes from Canada to Louisiana by way of Lake Erie and the tributaries of the Ohio and Mississippi. The Indian tribes of the surrounding region were, as far as possible, to be gathered around the new post and the fur-trade of the west would be concentrated there.

Accordingly, Cadillac was dispatched from Montreal in the early summer of

1701 with a hundred followers, twenty-five canoes and an abundant equipment. Arriving at his destination towards the end of July, he erected a palisaded fort sixty yards square at the narrowest point on the stream discharging from Lake St. Clair. The settlement was officially named Pontchartrain from its patron, the French Minister of Colonies; but it was from its foundation better known from its situation as *Detroit*, a French term which is the exact equivalent of the Algonquin *Quebec*, "the narrows." Hither came ere long Madame Cadillac, heroically facing the hardships and dangers of a thousand-mile journey from Montreal, to share her husband's life in the wilderness.

Cadillac remained in charge of his post for nearly ten years. It served, for the time, its purpose of checking the English advance, but its growth was very slow. It was now contrary to the policy of the Court to drain the population of France or of Canada into the vast regions of the west, and few came to Detroit on their own account. The proposed monopolizing of the fur-trade could not be enforced, and the expected profits did not materialize. Powerful Indian tribes, congregated in the vicinity, threatened the infant colony at times with destruction.

In 1710 Cadillac was promoted to the governorship of Louisiana, the struggling settlements of which were in much the same condition as Detroit. In neither positions did his duties seem quite to his taste. Apparently he lacked the patience, forbearance and tact required for full success in such a difficult and thankless task; and we may well believe that he would have been happier following the freer life of his *coureur de bois* days. He was relieved of his position in 1717 and comparatively little is known of his life from this point till his death in France in 1730.

It was the part of Cadillac and his fellow leaders to plant; but it remained for others to bring to fruition. The Gaul with his genius and foresight noted and occupied the great strategic points on the inland waterways of North America,—Montreal, Toronto, Detroit, Chicago, St. Louis and New Orleans; through the practical capacity and industrial energy of the Anglo-Saxon who has ousted him, these puny settlements have flourished beyond the wildest dreams of their founders. If the shade of Cadillac could revisit his former haunts it would find on the banks of the Detroit a far reaching city of half a million of people replacing his petty stockade with its handful of French traders, half-breeds and Indians. Instead of an occasional frail canoe on the lonely river it would see whole fleets of giant steamers laden with the rich merchandise of a continent. Nevertheless let us not fail to honour the memory of the Planters.

A Little Story With a Big Point.

The assurance man chased the Business man into his office. "That was HIS business."

The Business man chased the assurance man out of his office. "That was POOR business."

The Business man, two years later, chased the assurance company, and was himself (r) ejected. "That was THEIR business."

One year later the Business man was chased off the earth. "That was UNFORTUNATE business."

Three months passed, and his family was chased into the street. "That was NOBODY'S business."—Insurance.

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

What Policyholders

Investigated Many.

DELHI, March 25, 1912.

W. E. SUTHERLAND,
District Agent,
Sun Life Assurance Co. of Canada,
Delhi, Ont.

Re Sun Life policies 209966 and 201674.

Dear Sir,—I enclose herewith my cheque for \$7,510.00, in full payment of all future premiums due under the above policies.

This completes the payment of premiums on \$30,000 life assurance, which I carry with the Sun Life of Canada. Before placing this amount of assurance in your Company, I investigated the different assurance companies of Canada, and decided on the Sun Life of Canada as being the most progressive life assurance Company of Canada.

I am very pleased that I decided on this Company and any further assurance I place will be with them.

Yours very truly,
H. H. DARBY.

Gratifying.

DETROIT, Mich., April 20, 1912.

Mr. J. F. CRUSOE, Manager Detroit Agency,
Sun Life Assurance Company of Canada,
Detroit, Mich.

Dear Sir,—I am in receipt of your dividend notice on my policy No. 135717, and have decided to accept the third option, i.e., cash \$377.35, which is indeed a very gratifying showing for the first five years' distribution.

Yours very truly,
ROBERT S. MASON.

LOS ANGELES, March 28, 1912.

Mr. JOHN A. TORV, Supervisor,
Sun Life Assurance Company of Canada,

Dear Sir,—I wish to express my entire satisfaction with results of this policy, the payment being in excess of what I expected and to the best of my recollection in excess of the estimate given.

Yours truly,
W. C. NILES.
Los Angeles, Cal.

Taking Another.

GANANOQUE, Nov. 13, 1911.

Dr. D. H. ROGERS,
Sun Life of Canada,
Gananoque.

Dear Sir,—I have just had a 20-payment life policy of \$1,500 assurance mature in the Sun Life Assurance Company of Canada with the

following splendid results. My premium was \$44.85, total paid \$887.

1st choice, cash \$1,065.85.
2nd choice, a paid-up policy still earning profits \$1,938.

3rd choice, \$241.05 cash, and a paid up policy \$1,500 still earning profits.

4th choice, an Annuity of \$90, for the rest of my life.

Besides the above I had \$1,500 assurance for 20 years. I am well pleased and am taking out another policy.

Yours truly,
D. A. MITCHELL.

ST. PAUL, Minn., March 23, 1912.

Messrs. JOHN R. & W. L. REID,
Managers Eastern Ont. District,
Sun Life Assurance Company of Canada,
Ottawa, Ont.

Gentlemen,—I beg to acknowledge receipt of your favor, dated March 18th, enclosing Dividend Certificate and voucher which I herewith return duly signed by Mrs. Nash and myself as per your request.

The figures shown are certainly satisfactory. I sincerely regret that I could not take out a \$5,000.00 policy with you at the time I insured.

With best wishes, most cordially yours,

FRANKLIN NASH,
1355 Van Buren Street.

Delighted with the Result.

TORONTO, March 7, 1912.

W. H. HILL, Esq., Manager,
Sun Life Assurance Company of Canada,
Peterborough, Ont.

Dear Sir,—I wish to thank the Sun Life Assurance Company, through you, for the prompt and very satisfactory settlement of my 15-year Endowment policy No. 64345 which matured and was paid me to-day.

I have also a 15-year Endowment maturing to-day in a leading company.

The contrast, in the results, in favor of your Company is so marked that I want you to know it, but I am at a loss to know how such a difference could honestly occur. When I tell you that the profits in your Company are *three and one-third* times the profits in the other company referred to, and this too notwithstanding I paid the other company \$1.15 per year more per \$1,000 than I paid you, you will realize my inability to comprehend the cause.

This is surely a tribute to the management of the Sun Life of Canada and I am so well pleased I have applied for further assurance with you.

Incidentally, I would like to say a word for your loan privilege. As you are aware, I borrowed some money on my policy a little over a

Others are Saying.

year ago, which enabled me to obtain a substantial interest in a town site in the Northwest, and you will be pleased to learn that it has already yielded substantial gain and gives promise to pay hundredths per cent., so that it is impossible to fully realize the value of that policy to me.

I thought as an old Peterborough boy you would be pleased to know I am delighted with the result.

Yours truly,
ROBERT E. DOLAN.

He Wants it Duplicated.

OTTAWA, Ont., Feb. 2, 1912.
Messrs. JOHN R. & W. L. REID,
Managers Eastern Ontario,
Sun Life of Canada,
Ottawa, Ont.

Dear Sirs,—I suppose, after all, that the most practical appreciation I can show for the treatment received from the Sun Life of Canada is that contained in the new application which I have this day given special representative, W. Merrill Eastcott. When I consider that the cheque for \$517.65, which he has handed me, shows an investment of 5 3/4 per cent. compound interest, after allowing a reasonable amount for the cost of assuring my life, I feel that I cannot do better than afford the Company the opportunity of duplicating this splendid result for me during the coming 20 years.

With best wishes, yours very truly,
WILLIAM T. TRAYNOR.

Better Than Promised.

215 1/2 FRONT ST. NORTH,
SARNIA, Ont., Feb. 23, 1912.
SUN LIFE ASSURANCE CO. OF CANADA,
London, Ont.

Dear Sirs,—I beg to acknowledge receipt of different options for policy No. 15934, maturing March 1st, and I am herewith returning notice that I am accepting option one, as set forth in statement.

I wish to express my great satisfaction in the very liberal settlement. At the time this policy was written I was then acting agent for the Company for this district, and the estimates made by the Sun Life of Canada on maturity of this policy was \$850, which I notice was exceeded by \$15.85. At the same time as writing my own application, a twenty year Semi-Endowment policy was issued to Mr. Battley, of this town, which matured five years ago. It was then a great satisfaction to me to know that the Company were able to pay him more in cash than the Company's estimates offered. I might also tell you that a little over a year ago I had a policy maturing in another Canadian company which did not pay me as much as I paid in. The Sun Life of Canada are giving me back the

total amount of premiums paid, together with three per cent. interest for the average time the money has been in their possession, thus making it as good as a bank account and carrying my assurance for 25 years for nothing. This record speaks for itself without further comment, and if there is anything I can do for the Sun Life of Canada by way of assisting your agents in procuring business I will only be too glad to do so.

Yours truly,
M. A. SANDERS.

Money Back and More.

WYCOMBE, March 1, 1912.
Mr. W. E. SUTHERLAND, District Agent,
Sun Life Assurance Company of Canada,
Delhi, Ont.

Dear Sir,—I beg to acknowledge receipt of your Company's cheque for \$1,313.15, in settlement of policy 15929, which matured to-day.

I took this assurance out twenty-five years ago, and paid a yearly premium of \$34.80, or \$870.00 in twenty-five years. Your Company has returned to me \$443.15 more than I paid them, besides having \$1,000.00 life assurance for twenty-five years free.

I also had the following options of settlement offered me,

1. Withdraw in cash \$770.35, and in addition receive a paid-up policy for \$1,000.00 which would still participate in profits.
2. Receive a paid-up policy for \$2,649.00.
3. Draw an annuity for life of \$98.90.

I consider all these options of settlement excellent, and take pleasure in recommending the Sun Life of Canada to anybody wishing assurance.

Yours truly,
N. A. MASECAR.

The First Dividend.

DETROIT, April 20, 1912.
Mr. J. F. CRUSOE, Mgr. Detroit Agency,
Sun Life Assurance Company of Canada.

Dear Sir,—I am in receipt of notice of dividend on my policy No. 138115, now five years old, and desire to say that I have decided to accept option third, namely, cash \$38.50. You may take my application for \$1,000.00 more of the 20-Payment Life five year plan, as I am very much pleased with the dividend declared, and think that it is to my benefit to increase my line while I am able to do so.

Yours truly,
N. CUMMINS.

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



DETROIT.—BATHING SCENE AT BELLE ISLE.

Unfinished Works That Brought Their Authors Fame.

Many such instances have occurred, and amongst others may be mentioned works of Sterne and Byron. Sterne's reputation as a humorous classic rests solely on two unfinished books. That he left both "Tristram Shandy" and "The Sentimental Journey" in an unfinished state will surprise no one who has noted that writer's rambling, whimsical style, or has read the story of his life. Sterne had worn out his frail body by his excesses, and, though again and again he recovered with the aid of a sanguine temperament, he died in 1768 without finishing either of these works. Byron never finished either "Don Juan" or "Childe Harold." No unfinished book has, perhaps, ever created so much interest as Dickens' "Edwin Drood." The mysterious nature of the plot foreshadowed has frequently exercised the ingenuity of writers to essay a completion of the work. Keats left the noble frag-

ment of "Hyperion," whilst Ben Jonson left us a most exquisite poem, "The Sad Shepherd," mysteriously incomplete.



What is Your Cash Value.

What are you worth, in cold cash, to your family? In other words, supposing you weren't around, how much money should your family have to live as comfortably as they do now?

Here is one way to figure it out. If your family, apart from yourself, requires \$100 a month, and if money is worth 6 per cent. net, then your cash value to your family is \$20,000. That sum of money, earning 6 per cent. per annum, would place in their hands \$100 per month—just what you are doing now.

You may be worth more than \$20,000 to your family on this basis, perhaps less. You know. The point of the whole thing is this: Would they have your cash in hand were you taken from them?

You might figure this out also. At

your rate of saving, how long will it take you to accumulate your cash value to your family? For every man that ever succeeds in doing it there are a thousand that don't.

For most people, there is only one way to perpetuate the family income, and that is by carrying an adequate amount of life assurance.—Insurance.



Death and Funeral of Robert Burns.

Here is an account of the death and funeral of Robert Burns, taken from a newspaper of the time:—"On the 21st (July, 1796,) died at Dumfries, after a lingering illness, the celebrated Robert Burns. His poetical compositions, distinguished equally by the force of native humour, by the warmth and tenderness of passion, and by the glowing touches of a descriptive pencil, will remain a lasting monument of the vigour and the versatility of a mind guided only by the lights of nature and the inspiration of genius. The public, to whose amusement he has so largely contributed, will learn with regret that his extraordinary endowments were accompanied by frailties. The last months of his life were spent in sickness, and his wife, with five infant children, is now left without any resource but what she may hope from the regard due to the memory of her husband.

"Actuated by the regard which is due to the shade of such a genius, his remains were interred on Monday last, the 25th of July, with military honours and every suitable respect. The corpse having previously been conveyed to the Town Hall of Dumfries, remained there till the following ceremony took place:—"The military there, consisting of the Cinque Port cavalry and the Angus-shire Fencibles, having handsomely tendered their services, lined the streets on both sides to

the burial ground. The Royal Dumfries Volunteers, of which he was a member, in uniform, with crape on their left arm, supported the bier; a party of that corps, appointed to perform the military obsequies, moving in slow, solemn time to the 'Dead March in Saul,' which was played by a military band, proceeded in mournful array with arms reversed. The principal part of the inhabitants of the neighborhood, with a number of particular friends of the bard, from remote parts, followed in procession; the great bells of the churches tolling at intervals. Arrived at the churchyard gate, the funeral party, according to the rules of that exercise, formed two lines, and leaned their heads on their firelocks pointed to the ground. Through this space the corpse was carried. The party drew up alongside the grave, and after the interment fired three volleys over it. The whole ceremony presented a solemn, grand and affecting spectacle, and accorded with the general regret for the loss of a man whose like we shall scarce see again."



Not a Beehive.

They were newly married and on a honeymoon trip. They put up at a skyscraper hotel. The bridegroom felt indisposed, and the bride said she would slip out and do a little shopping. In due time she returned, and tripped blithely up to her room, a little awed by the number of doors that looked alike. But she was sure of her own, and tapped gently on the panel.

"I'm back, honey, let me in, she whispered. No answer.

"Honey, honey, let me in!" she called again, rapping louder. Still no answer.

"Honey, honey, it's Alice. Let me in," she whispered.

There was a silence, and still no answer. After several seconds a man's voice, cold and full of dignity, came from the other side of the door:

"Madam, this is not a beehive; it's a bathroom!"—Mountain Pine.



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

"Laugh and the World Laughs with You."

Better Than None.

A widow in a Maine town, according to the Boston Herald, was a strict constructionist in her theology, and would admit no lodger into her boarding-house who had a leaning towards Universalist views. One day an old sea captain happened along to ask for rooms.

"But what do you believe?" asked the widow.

"Oh, most anything," replied the captain.

"Do you believe there is a hell?"

"Sure," was the reply.

"Well," parried the widow, "how many do you think will go there?"

The captain cautiously remarked that he thought 20,000 would be a fair estimate.

The widow paused, then stated that he could come in. "Twenty thousand," she said, "is better than none."

A Lock-out.

A young cotton worker and his wife had been married only a few months, but it was quite apparent to the wife that her husband's affection for her was on the wane. John developed a tendency to stay out late at night, and now it was early morning, when his wife heard a violent knocking at the door. "Who's there?" asked she from the bedroom window. "It's me," replied John meekly, "I've just come from the meeting. We have been considering the present strike." "Oh, have you? Well you can sit on the doorstep and consider the present lock-out!" was the retort.

Euphonious.

Some years ago, a clergyman was baptising a baby, and, as usual, inquired its name; the mother with a pro-

found curtesy, replied—"Shady, sir, if you please." "Shady?" replied the clergyman. "Then it's a boy, and you mean Shadrach, eh?" "No, please, your reverence, it's a girl." "And pray," asked the clergyman, "why do you call the child by such a strange name?" "Why, sir," responded the woman, "if you must know, our name is Bower, and my husband said as how he should like her to be called Shady, because Shady Bower sounds so pretty!"

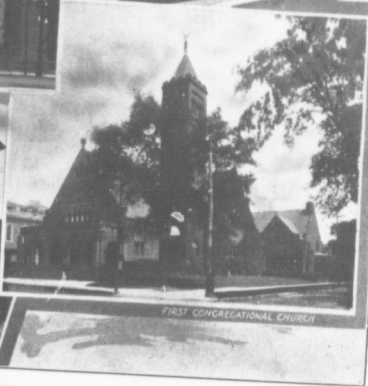
His Peroration.

The following was part of a young attorney's peroration on argument of demurrer in one of the courts recently: "May it please your honor, this is a stupendous question. Its decision by you this day will live in judicial history long after you and I shall have passed from this scene of earthly glory and sub-lunary vanity; when the tower of Pisa shall be forgotten; when Waterloo and Borodino shall grow dim in the distant cycles of receding centuries; when the names of Eugene, Marlborough and Napoleon are no longer remembered; when the pyramids of the Pharaohs shall have crumbled into dust; when the hippopotamus shall cease to inhabit its native Nile; even then your ruling upon this demurrer will still survive in the antique volumes of legal lore as fresh, green and imperishable. The case, your honor, originally concerns the cost of two new hats and an umbrella."

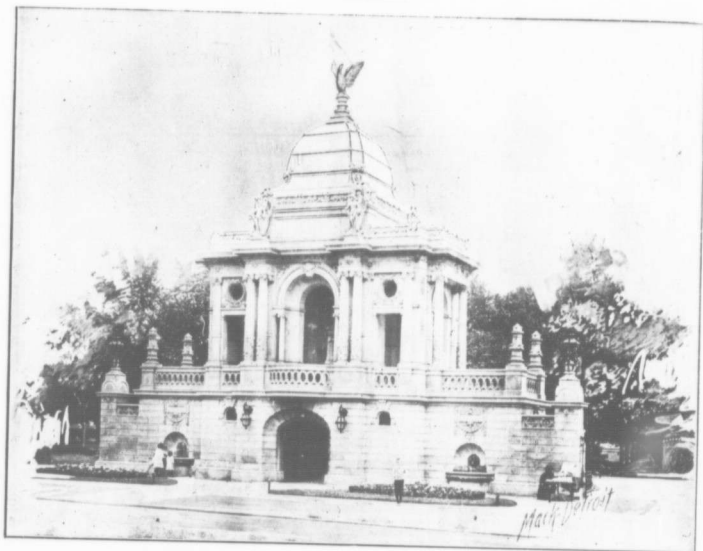
The Wrong Bunch.

"You have a pretty tough-looking lot of customers to dispose of this morning, haven't you?" remarked the friend of a magistrate, who dropped in at the police court.

"Huh!" rejoined the dispenser of justice, "you are looking at the wrong bunch. Those are the lawyers."



DETROIT.—WHERE THE PEOPLE WORSHIP.



DETROIT.—HULBERT MEMORIAL—WATERWORKS PARK.

Did It Ever Occur to You.

(We find among our clippings the following. We do not know the author.)

That the greatest Protectionists in this country are those who do the most towards protecting their families?

That the most worthless assets ever found in any man's estate are his good intentions?

That modern experiments have demonstrated beyond a question that there is no fuel equal to a life assurance policy, for heating a widow's cottage?

That you don't mean that you will take the chances, but that you will let your family take the chances?

That if it is nip and tuck for you to support the family, tuck will have the best of it when your wife comes to do it?

That you may be one of the 97 out of every 100 who make a failure in life?

That next year's dollars are made out of this year's dimes?

That a dime invested in an endowment policy will yield more satisfactory results than a dime invested at a cigar stand?

That the first evidence you may have of success in life will be when your endowment policy matures?



Egerton L. Winthrop, at the end of one of the meetings of the Board of Education in New York, said, apropos of severity in the schoolroom:

"These over-severe teachers always remind me of an over-severe parson. He, at a dinner-party during Lent, said to one of the guests, a famous raconteur:

"My dear sir, as it is Lent—and a Friday to boot—would you mind if I asked you to confine your efforts exclusively to fish stories?"



DETROIT—CITY REPRESENTATIVES OF THE SEN LIME OF CANADA.

TOP ROW: CHAS. P. SHARPE, Wm. T. PETERSON, E. R. LALING, CHAS. H. DOYLE, DON. R. BENNETT, W. E. L. SMITH.
BOTTOM ROW: E. L. DEVEREAUX, J. D. TREZSEL, J. P. CRUISEUR, MANSOUR, O. C. LARSEN, Member Secretary Club, W. G. GUY.



DETROIT.—AQUARIUM AND HORTICULTURAL BUILDING ON BELLE ISLE.



DETROIT.—A CHARMING VIEW IN BELLE ISLE PARK.

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Detroit, Mich.

(Concluded from page 84)

perience which no business man coming to the city should forego.

Although this industry has somewhat overshadowed all others in the past years, it is only one amongst many in which Detroit excels. This city makes ninety per cent. of all the adding machines made in the country, and 60 per cent. of all the high grade overalls. It excels every other city in the country in the manufacture of druggists' preparations; soda ash and similar alkaline products; stoves and hot air furnaces; steel freight cars and aluminum castings. It is among the leaders in the making of malleable iron; paints and varnishes; chairs and one or two other special lines of furniture; copper and brass rolling. It is also the leading shipbuilding port on the Great Lakes.

Although not among the great banking centres of the country, it has ample banking capital for the needs of its own industries. Its gains in some of the leading items in the past 11 years have been as follows:

| | 1900 | 1911 |
|-------------------------------|--------------|---------------|
| Capital and surplus | \$ 8,318,000 | \$ 21,865,882 |
| Savings deposits | 36,316,315 | 66,119,370 |
| Total deposits | 76,138,793 | 166,904,171 |
| Loans and discounts | 20,715,665 | 75,667,604 |
| Stocks, bonds, etc. | 28,461,744 | 61,380,933 |
| Total resources | 87,828,674 | 198,198,449 |
| Clearings | 427,800,392 | 928,647,057 |

There are in Detroit 12 state banks, 3 national banks and 3 trust companies. In the State there are 416 state banks, 100 national banks and 5 trust companies. Yet the Detroit financial institutions have one-third of all the bank capital in the State, one-third of the saving deposits, nearly two-fifths of the total deposits, one-third of the loans and discounts, more than one-third of the stocks, bonds and mortgages and more than one-third of the total resources.

Detroit banks are the reserve agents for all the rest of the State.

A few other municipal and business items may be of interest. The figures cover the business of the full year of 1911 except as otherwise noted.

| | |
|--|---------------|
| Number of families, census taken in June | 109,636 |
| Population, December 31 | 527,000 |
| Assessed valuation, April | \$407,213,210 |
| City tax levy, July 1 | 7,366,861 |
| Net city debt, December 31 | 6,931,932 |
| Building construction | |
| Number of permits | 6,667 |
| Estimated cost | \$ 14,612,669 |
| Exports | 48,979,974 |
| Imports | 7,366,789 |
| Post office receipts | 2,304,912 |
| Internal revenue receipts | 6,191,314 |



What Wellington Was Afraid Of.

Sir William Allan covered a large canvass with a picture of the Battle of Waterloo which the Duke of Wellington bought. His Grace asked the painter to call at the Horse Guards on a certain day to receive payment. Punctually Sir William came and the Duke began to count out notes for the sum agreed upon. Knowing how valuable was his time, Allan said he would be quite content to take the Duke's cheque.

His Grace went on counting, and the artist, thinking he had not been heard, remarked:

"It would save your Grace time and trouble if you would give me a cheque on your bankers."

Either angry at being interrupted in his counting or else jocularly, with a touch of the truth that is sometimes spoken in jest, the Duke answered:

"Do you think I would allow Coutts's (his bankers) to know what a fool I have been?"



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

Sun Life Assurance Company of Canada

The Results for 1911

Assurances Issued during 1911

| | |
|--|------------------------|
| Assurance issued and paid for in cash during 1911..... | \$26,436,781.19 |
| Increase over 1910 | 2,924,403.38 |

Income

| | |
|--|----------------------|
| Cash Income from Premiums, Interest, Rents, etc., in 1911, | 10,557,335.52 |
| Increase over 1910 | 981,881.58 |

Assets

| | |
|---------------------------------------|----------------------|
| Assets as at 31st December, 1911..... | 43,900,885.98 |
| Increase over 1910 | 5,736,095.61 |

Surplus

| | |
|--|-----------------------|
| Surplus distributed to policyholders entitled to participate in 1911 | 479,126.83 |
| Added to Surplus during 1911..... | 764,636.19 |
| Surplus earned in 1911 | \$1,243,763.02 |

| | |
|---|-----------------------|
| Total Surplus 31st December, 1911, over all liabilities and capital according to the Company's Standard, viz., for assurances, the Om. (5) Table, with 3½ and 3 per cent. interest, and, for annuities, the B. O. Select Annuity Tables, with 3½ per cent. interest | \$4,717,073.73 |
|---|-----------------------|

Payments to Policyholders

| | |
|--|----------------------|
| Death Claims, Matured Endowments, Profits, etc., during 1911 | 3,403,641.36 |
| Payments to policyholders since organization | 29,670,271.37 |

Business in Force

| | |
|---|-----------------------|
| Life Assurances in force 31st December, 1911..... | 164,572,073.00 |
| Increase over 1910 | 21,022,797.00 |

The Company's Growth

| YEAR | INCOME | ASSETS | LIFE ASSURANCES IN FORCE |
|-------------------|----------------------|----------------------|--------------------------|
| 1872 | \$ 48,210.93 | \$ 96,461.95 | \$ 1,064,350.00 |
| 1891 | 920,174.57 | 2,885,571.44 | 19,436,961.00 |
| 1901 | 3,095,666.07 | 11,773,032.07 | 62,400,931.00 |
| 1911 | 10,557,335.52 | 43,900,885.98 | 164,572,073.00 |