

MICHIGAN VIEWS.

# SUNSHINE

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No 10

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OCTOBER  
1914



GRISWOLD STREET, DETROIT.

On this street are located many of the city's important financial institutions.

# SUNSHINE

PUBLISHED BY THE

SUN LIFE ASSURANCE COMPANY OF CANADA,  
AT HEAD OFFICE, MONTREAL.



HEAD OFFICE AND BUILDINGS

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OF CANADA.

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## A Lesson from Aesop.

Aesop tells us of a Grasshopper which, having spent the summer in song, had made no provision for the winter. When the first premonitory chill of autumn told of the cold days to come, the Grasshopper appealed to the economical Ant, saying "Friend, lend me of your store, that I may not starve to death during the winter." But the Ant answered "What were you doing during the warm months of summer?" "I was singing," said the Grasshopper. "Then," said the Ant, "as you have sung all summer, you may dance all winter."

Are *you* of the Grasshopper class? It forms all too large a section of humanity. So many men there are—ninety-seven out of every hundred, statisticians tell us—who arrive at the winter of life without having laid by a sufficient store to meet their necessary wants. Ninety-seven out of a hundred men hobbling down toward the Dark Valley in penury, hunger and dependence! Grasshoppers all. They sang through the summer time of life, fine, jolly, care-free, lovable fellows. Now winter has come. They have nothing laid by. Having sung all summer, they may dance all winter. And what a tune they have to dance to!

Yet how trifling the cost they would have had to meet to assure themselves of comfort in their old age. A Sun Life of Canada Old Age Pension would have saved them from all the discomfort, want and degradation of dependence in later life. Write for particulars. W.F.S.

There is no doubt about your life assurance doing all for you and your family that it promises, and in an ever-ready way.

"Only five people out of one hundred ultimately succeed." You may be one of the "smar" and "lucky five" and you may not. While you are trying to win out, what can you keep for emergencies so well as your life assurance?



MRS. T. B. MACAULAY

Honorary President Sunbeam Patriotic Club.

### During the War.

The ladies of the Sun Life Head Office staff are directing their patriotism into a very practical channel. When the war broke out they held a meeting to determine how best to help the Empire, and the result was the formation of the "Sunbeam Patriotic Club," to do everything possible to alleviate the lot of Canadian soldiers who have volunteered for active service and to relieve distress among their families. The following officers were elected:

Honorary President—Mrs. T. B. Macaulay.

President—Miss Thicke.

Vice-President—Miss M. Wilson.

Secretary—Miss M. Wright.

Treasurer—Miss K. Andrews.

Acting on the maxim that they give twice who give quickly, the members of the Club immediately got to work. They bought materials and proceeded in their spare time to make outfits for the soldiers—shirts, Balaclava caps, wristlets, sox and cholera belts. The first supply made was sent to the Sun Life men at the Canadian mobilization camp at Valcartier, and later supplies were distributed among others.

Besides devoting themselves to the work, the

members have enlisted the assistance of their friends, and the Sunbeam Club's working forces now form quite a considerable army, all knitting and sewing for the Cause.

The Club also plans to do considerable relief work during the coming winter among the families of those who have volunteered for the front. Funds are supplied by the members themselves, and by the gentlemen on the staff who have been enrolled as honorary members.

All honor to the patriotic, enthusiastic and practical ladies of the Sun Life staff. They reflect lustre on the Company itself. We are proud of them! And so, we feel sure, will be our policy-holders scattered throughout the world.

### "The Right Thing."

Do you remember the day you assured your life? You thought you had done just the right thing by your wife, children and business. What a feeling of pride and satisfaction you had? Back of your assurance is your best manhood. Your other investments may stand for "a bargain" or "an opportunity" but your life assurance implies not only a bonded investment, but also one converting into future money the intangible assets of your personality; namely, brains, experience, future plans, industry and justice to your family.

About the only thing a man can absolutely count on is "the uncertainty of life," and his need of capitalizing his future earnings and maturing his plans through guaranteed life assurance.

When you drop your policy you are not saving yourself a premium; you are cutting off your family from an inheritance, just the same as though you should strike their names from your will to prevent them from receiving the best legacy you had intended to leave them.

### The Ideal Husband.

This is a woman's description of an ideal husband:—"A temperate, moral, intellectual, truthful, energetic, affectionate, thoughtful, forgiving, Christian man, who chooses a wife for her mind and heart rather than face, and who waits until he is sure he has found the right one. Who never scolds or laughs at his wife and never contradicts her in public. Who loves home and children, and has certain means for making an honest, comfortable living. Who is economical, but not stingy, and keeps his life insured. Who understands that women have nerves, need money, enjoy pretty things, and are happier for being petted."—*N. Y. Sun.*

## MICHIGAN

## Detroit.

Its annals stretch much further back.

Than gloomy days of Pontiac,

Or Cadillac of yore.—*Bishop.*

AS the first French voyageurs paddled their canoes along the shores of Lake Erie in 1610, they found at the western end of the lake a majestic river, filled with beautiful islands, pouring its flood into the lake. Its shores were lined with the tents of Indians who came down to the banks to see what strange wonder this was that had come upon them. Vines and orchards dotted the banks, while rearing above these in the distance were the tall trees of the forest primeval.

The beauties of the straits connecting Lake Erie and Huron were the admiration of the *coureurs des bois* and the Jesuit missionaries that ventured thus far into the wilderness, but no permanent settlement was made until nearly a century later. The English were pushing their outposts further and further into the wilderness and Antoine de la Mothe Cadillac determined to erect a fort at this strategic position. He foresaw that all the commerce of the upper lakes was destined to pass Detroit on its way to the lower lakes, and this gave the sovereign of the straits a very great advantage.

Until 1760 the fort remained a French military and trading post, but in that year with all of Canada it changed hands and came under the jurisdiction of Great Britain. Again in 1783 Detroit changed hands, this time going to the United States, with all the northwestern territory, and has never passed out of its hands except for a single year during the second war with England.

As Cadillac prophesied the whole commerce of the upper lakes must pass Detroit to gain the lower lakes, but not even his most extravagant fancies could imagine the great amount of commerce that now passes through the Detroit river every year. During 1913 there were 37,473 vessel passages through the river, carrying a total of 85,376,705 tons, a huger commerce than passes through the Suez Canal or enters any port in the world. During the eight months of the year that the lakes are open for navigation a vessel passes Detroit, on the average, every nine and one-half minutes and in the summer months the passages run as many as two hundred and forty a day. An hour spent watching these mighty leviathans as they pass slowly, majestically on is indeed a thing every visitor to Detroit should undertake.

Detroit is a beautiful city all the year round, but it is summer that the visitor should plan to go there. The spacious avenues are lined with wide-spreading trees; beautiful homes in commodious grounds make the residential sections almost beyond comparison. Over thirty small parks dot Detroit, offering everyone a place of quiet and rest, and providing a pleasing change in the business section. The Grand Boulevard which completely encircles the city, is a perfect drive with wide lawns on each side where landscape gardening may be found in its most beautiful aspect.

The real pearl of Detroit, the most precious of all her jewels, is the city park, Belle Isle, located in the river just east of the city. On this island seven miles in circumference are provided opportunities for every citizen to enjoy himself. The boat and yacht clubs are located here; in summer the municipal swimming beach is always crowded and the canals which cut through the island in every direction are covered with gaily decorated canoes. Casinos

provide places of refreshment and rest, while the whole island is open to picnic parties and others. Beautiful drives care for the automobile enthusiast; the zoo is a source of constant enjoyment to thousands who watch the antics of the strange animals. The aquarium has won just fame for the many strange fish it contains and the horticultural building has one of the finest flower shows in America.

The lower part of the island has been given over to the landscape gardener and he has created a veritable paradise out of it. The upper part has been left in its wild state and here one may find many cool nooks and groves which will protect him from the heat of the day.

Second only to Belle Isle is Palmer Park on the north end of the city, the gift of Senator Thomas W. Palmer. A huge tract of woodland unbroken except for winding paths and drives and a few canals it offers a retreat for the tired city man that is indeed unique.

Nature has been truly bountiful to Detroit and no one has to depend upon these features alone for his outings. Besides Belle Isle there are sixteen islands in the river, all within a few hours of Detroit. Many of these offer picnic grounds for excursionists and others provide the summer homes of Detroit residents. The resorts of the St. Clair river and the famous flats are none of them more than a few hours away by boat. On the flats, the "Venice of America", is found duck shooting in the fall and spring that is unequalled anywhere in America, and the fishing has few peers. Michigan itself is not to be outdone in the beauties of its small lakes and many of these are within easy reach of the city either by automobile or train. Concrete roads lead from Detroit in every direction for many miles, providing the autoist and farmer alike a perfect pavement.

So magnificently provided for in location and surroundings Detroit can also boast an equable climate tempered both in winter and in summer by the vast bodies of water which nearly surround it.

With these many natural advantages it is no wonder that Detroit has become one of the leading cities of America. In 1900 Detroit was twelfth in population of the cities in the United States; by 1910, with an enormous gain of 63 per cent. of population it had passed three rivals and stood ninth. Now Detroit has passed both Pittsburgh and Baltimore and is doing battle royal with Cleveland for sixth position.

When one mentions Detroit it is natural to think of automobiles and Detroit is known as the automobile city of America. Last year (and that is to say last automobile year, ending Sept. 1) 261,800 automobiles were manufactured in Detroit, considerably over half the production of cars in the United States. Their value was \$208,000,000 which was in excess of that of all other cars produced in the United States during that period. There were twenty factories that were engaged in the production of automobiles and eighty factories that made auto accessories. A single company manufactured 183,200 cars last year and in their rush season put out over a thousand cars a day. In all these companies gave employment to 60,000 men.

But Detroit is by no means a one industry city. In the diversity of manufactures there are few cities in the United States that lead the City of the Straits. Detroit is easily a leader in the manufacture of stoves and ranges; the largest adding machine factory in the world is located there; no city can compete with the production of pharmaceutical manufactures; in varnish and paints it has few peers; in building freight cars Detroit is without a leader in America;

in overall production it stands at the head of the list; no city on the great lakes makes as many ships as Detroit; the largest salt mines of Michigan, famous for the production of salt, are located at Detroit; and finally it leads in the United States in the production of soda, ash and alkali products.

All these industries in themselves could not make a proud city. It takes something more and that something is found in the large percentages of homes owned by the occupants of Detroit. It is commonly recognized that this thing greatly affects the kind of people that will be attracted to a city. Of all the cities in the United States with 300,000 inhabitants and over, only Los Angeles leads Detroit in the percentage of homes owned. The forty-one per cent. of homes owned by their occupants insures to Detroit the permanent residence of large numbers of high class people.

In building Detroit has made enormous strides in recent years. Not long ago ten and twelve story buildings were pointed out to the visitor as being the sights of the city. Modern buildings and sky-scrapers now break the horizon in every direction and Grand Circus Park, which has long lain dormant, almost in the center of the city, has waked up this spring to find four buildings each sixteen stories or more going up on one side of it.

There is no better evidence of the spirit of a city than the showing made in education and the construction of new schools. Within the last year eight elementary schools have been opened; large additions have been made to six public schools; one new high school was opened and one new manual training school; while twelve portable school rooms were operated.

There is one thing more about Detroit that makes it unique among American cities, and without which no description of the city will be complete. The spirit of Detroit is the spirit of a brotherhood. It is as if every Detroitier belonged to some order which bound them all together by a tie of brotherly love and friendship. This results in the mechanic in the shop having good working conditions, with plenty of light, good hours and a little better pay than he could get in most places. It results in the clerk in the store having good hours with all his nights free for his own amusement or improvement. It results in the capitalist making munificent gifts to the city, in his providing good conditions and profit sharing systems for his employee and his taking a real interest in charity.

Such is the City of the Straits, founded by the French, captured by the English and finally grown up a true American city with true American standards. Detroit, long termed the "City Where Life is Worth Living," has now fairly earned the proud title "Pride of Michigan."

—RAY JOHNSON, Detroit Board of Commerce.

### Central Michigan.

This district is known to the Sun Life of Canada for the purpose of agency sub-division as Central Michigan, but it might be more properly designated Western Michigan, as it comprises the western half of the State. The limited space at our command prevents our referring to this important section but in the briefest manner possible. The historical side of its development, although rich in interest, must be ignored. Among the largest cities to be visited are Grand Rapids, Kalamazoo, Lansing, Battle Creek, Muskegon, Traverse City and Cadillac. The section includes territory about three hundred miles long by about one hundred miles wide, and holds about one-third of the entire population of the State.

To set forth in just terms the many factors contributing to the tremendous industrial and commercial activities; the remarkable transportation facilities and breadth of market; to describe the great educational advantages, the parks, the

beautiful homes and shaded streets of the various cities and towns throughout the district would require much more space than we have at our disposal. We must therefore content ourselves with a mere glimpse of these features and leave a lot which might be said to the imagination.

The country districts are given over almost entirely to general farming, although in some parts a speciality of one particular line is made. In the southwestern part grapes are grown in very large quantities; in fact, this part of the State might be considered the father of the grape juice industry. The growing of celery and peppermint on the lower lands, especially along the valley of the Kalamazoo river, is a large factor.

In the northwestern part of the State we have one of the greatest fruit belts in the world, all kinds of small fruits but especially cherries, plums, apples, and raspberries. These can be readily shipped from the lake ports to Chicago and other large cities. It is predicted that this part of the State will become in the future the wealthiest from a farming standpoint. Of course the greatest wealth and perhaps the greater part of the population is located in the cities. The cities in this part of Michigan are peculiar in that each city has specialized on some one particular industry. The city of Grand Rapids is famous all over the United States for its furniture industries. The city of Lansing is given over largely to the manufacture of gas engines, automobiles, and automobile accessories. This city is the home of the Oldsmobile and Reo cars. Kalamazoo is noted for its paper mills, and Battle Creek is known all over the North American continent for its breakfast foods and its great health sanitarium.

The lumber industry with its lumber jacks, river drivers, and woodsmen, about and around which so much has been written, has about disappeared. The writer in the future must get his inspiration from the beautiful inland lakes and rivers, which teem with many varieties of game fish. Truly, this part of Michigan is the fishermen's "Paradise."

—FRED. C. HOLBECK

### Northeastern Michigan.

#### St. Clair County.

The scenery of this portion of the State is most delightful, being enjoyed with a wealth of natural advantages. The district contains a number of thriving towns, of which Port Huron is the chief with a population of over 20,000. It is the centre of a summer resort district second to none for accessibility, climate and scenic beauty. Port Huron is located at the foot of Lake Huron, where the shores of the lake draw nearer and nearer together until between them is born the beautiful St. Clair river. Here where once was a large Indian village, the resting place for canoe voyagers before and after traversing Lake Huron, where DuLuth built the first stockade in lower Michigan, is now this beautiful city.

Port Huron is a prosperous city with miles of beautiful streets, shaded by arching elms and lined with attractive homes and artistic public buildings. It is blessed with a supply of fine water and is famous for the clearness and freshness of its atmosphere.

Steamboat lines and railroads radiate from Port Huron to all parts of the compass.

Get a policy, and then hold on to it. It means self respect, it means that nobody will have to put something in a hat for you or your dependent ones if you should be snatched away from them.

—Grover Cleveland.

### When a Man Marries.

When a man marries, to what extent does he realize his responsibilities? To what degree does he consider himself answerable as regards the future welfare of his wife?

He takes upon himself the duty of providing for her needs in the matter of food, housing and clothing; he contracts to nourish her and cherish her in sickness and in health. He plans to give her a fair share of this world's pleasures and enjoyments in a measure compatible with their social position.

These are the obligations he pondered over and made certain of his ability to fulfil before he took his fate in his hands and put the question to the lady of his choice.

A man's responsibilities with regard to his wife commence when he marries her and DO NOT END UNTIL HER DEATH. The question of his own possible earlier demise does not affect his responsibilities, nor modify his obligations in any way. Having taken her away from her parent's home and protection, he is in duty bound to see to it that "nothing is left to chance."

Another point—every child that may be born to them will increase the extent of his responsibility IN RESPECT OF HIS WIFE.

In the years gone by it was an utter impossibility for most men to make due provision; and their wives had to face the risk of the husband's death leaving them to struggle on alone. Consequently many men died leaving their responsibilities unfulfilled.

To-day life assurance makes it possible for practically every man to provide against this risk—to make the wife's and the children's future welfare a certainty.

In the face of this fact, the man who allows his wife to assume the risk of his dying first and leaving her unprotected for, is failing in his duty. He is a cowardly husband and a bad citizen.

—*Canadian Insurance.*

### Out West.

Western Official—"Do you take this woman, whose hand you're a-squeezin', to be your lawful wife in flush times and skimp?" "I reckon that's about the size of it, squire." "Do you take this man you've j'ined fists with to be your pard through thick an' thin?" "Well, you're about right for once, old man." "All right, then. Kiss in court, an' I reckon you're married about as tight as the law can j'ine you. I guess four bits 'ill do, Bill, if I don't have to kiss the bride. If I do it's six bits extra."

### Assurance Protection.

Any man who can obtain it should have it at once so he can get in on the ground floor and have just what he wants, and the way he wants it for the benefit of his family and business. With its backing he can make bolder and stronger business ventures than it would otherwise be possible for him to do. He can build his future on the strongest foundation known with the absolute certainty that what he does not live to do his assurance will do for him.

### Sun Life of Canada.

The Sun Life does the largest annuity business of any company incorporated in the British Empire. It also does the largest new life business (excluding companies issuing Industrial policies). This company is the largest Canadian assurance company in every respect, including assets, assurance in force, income—in fact in every respect in which companies can be compared.

The company sells a clean cut policy, modern in every way, up-to-date and the premium rates are scientifically adjusted. We do not know of a better managed company in the world than the Sun Life of Canada.—*The Insurance News, Philadelphia.*

### Get Your Wisdom Early.

The average run of men get their wisdom too late to make much profit out of it. The young man is ready to admit that he knows it all; the old man that he knows nothing. Each speaks out of the stock of his experience. The man of fifty will tell you that if he had known at twenty-five what he knows now, he would have invested all the money he could have afforded in twenty-year endowment policies. At fifty, most men are business failures. If they then had capital, plus the experience they have gained, they could change their conditions from failure to success. But their hindsight was always superior to their foresight. They didn't put a decent portion of their earnings in endowment assurance each year and haven't any capital to work with. A man of fifty with \$10,000 and knowledge of the business he has been engaged in, if he has any "horse sense" and just average conditions to face, will in nine cases out of ten be a solid success for the rest of his life.—*Assurance.*

These are the sentiments of one who has learned to appreciate life assurance at its true value through having felt its benefits. Will your widow or your young children learn to appreciate it through receiving its benefits or through doing without them?



VIEWS OF DETROIT.

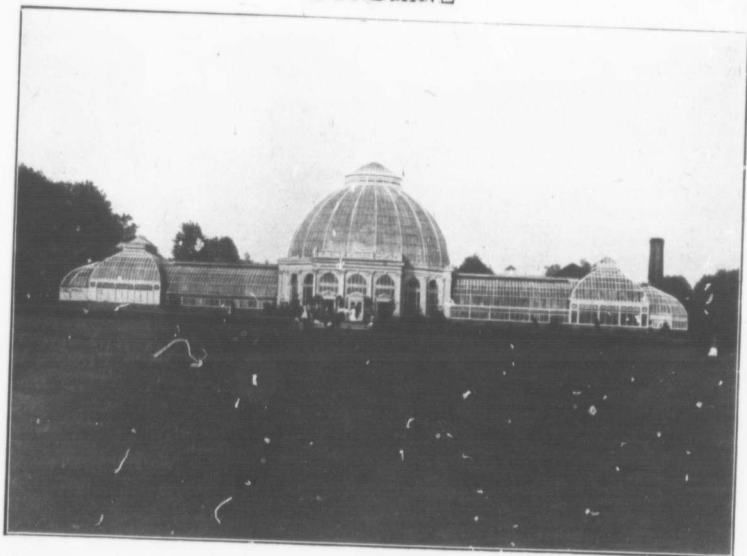
Wayne County Building.

Scene on Belle Isle.

Palmer Park.

New Dime Savings Bank.

One of Detroit's Homes.



HORTICULTURAL BUILDING, DETROIT.

### Breadwinner Should Afford Family Same Protection He Affords Himself.

The wife and children are not in a position to insist that the breadwinner afford them the same protection that he affords himself when he takes fire insurance. He carries fire insurance to protect himself against an uncertain loss, as loss by fire is uncertain. Why, then, should he not protect his family against a certainty—death—by securing good life assurance? Dependents need the protection more than the individual who is making the livelihood for them. Widows, orphans, mothers and sisters, and other beneficiaries, do not object to assurance, especially when a claim is paid. You never heard of a man being criticized for leaving his family in comfortable circumstances through the medium of life assurance, or otherwise. It is always conceded that he was endowed with great foresight when he placed his family in that independent position. When the head of the household is suddenly taken away, the question is many times asked, "How much assurance did he carry?" When the news is spread that he carried no assurance, and the family is left destitute, every one looks rather significant, but of course they do not like to criticize, especially at

that time. There would be more significant looks daily where it not for the persistence and diligence of the life assurance underwriter.—Rupert F. Fry, President of the Old Line Life, Milwaukee, Wis.

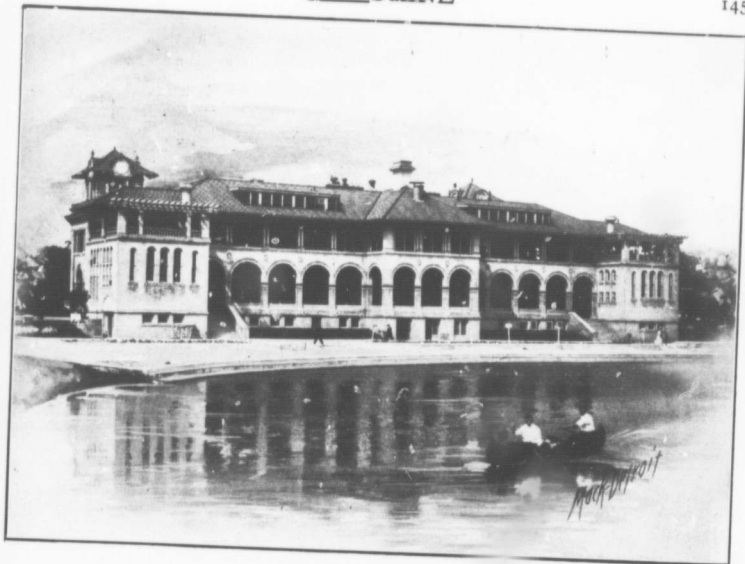
### The Scotsman's View.

A tourist in Scotland came to a wide ferry. It was stormy, and the wind was constantly increasing. The Scotch ferryman agreed to take the tourist across, but told him to wait until he had first taken a cow across. When he had returned and started across with the traveller, the latter became curious. "Will you tell me why you took the cow over and made me wait?" he asked. "Weel, now," exclaimed the ferryman, "ye see, the coo wur valuable, and I feared th' wind wud increase so th' boat micht upset on th' second trip."—*Business.*

One of the most eminent lawyers of Toronto, after a life of brilliant success, died unassured. He left no estate, and his family was forced to seek the aid of friends.

Life assurance is a friend in need, and has saved many families from the hardest of all poverty—genteel poverty.





CASINO, BELLE ISLE.

### Man and His Money.

That man is to be commended that sets aside at intervals a sum of money for deposit in a savings bank. That man is to be commended that has been able to secure an ownership of real estate, securities or other tangible assets. Savings banks have vast sums under their trusteeship. Real estate valuations are enormous. The gross value of all of the securities is beyond estimate. Yet eighty-five of every 100 men in this country die without any provision for their families other than that of life assurance.

Here, then, is the remarkable fact that savings banks, real estate holdings and other property values are not solving the problem of dependents. Here is the definite statement that but for life assurance eighty-five per cent. of the widows in this land would be left destitute or dependent upon their own labors or the benefactions of others. Of this eighty-five per cent. there are many for whom life assurance is not provided.

The lesson is written in capital letters and made as clear as the primer. There are men to whom the advantages of life assurance are lost. There are men who are neglecting the opportunity of life assurance in the hope that they may be one of the fifteen of each one hundred to have an

"estate." There are men but partially assured. There are wives living in the constant hazard of bereavement mingled with humiliation or with destitution.

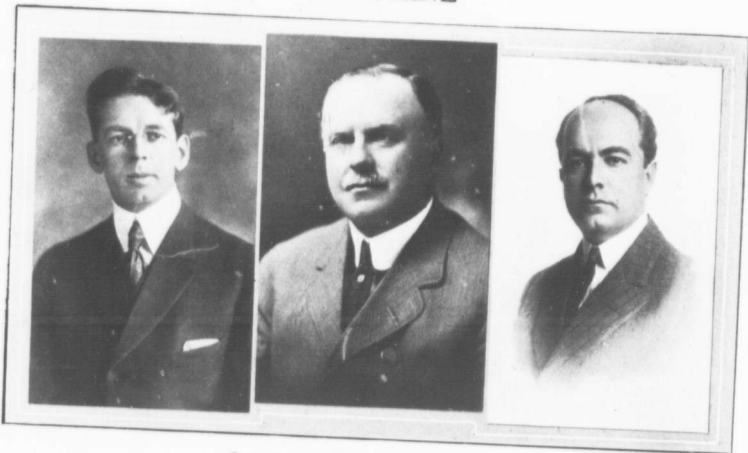
Life assurance bears no "cost." Life assurance is the open door through which a man may enter into the contentment of a duty performed to those whom he loves. It should not be said of any man in Rhode Island that he has refused to listen to the appeal of the Puritan of Rhode Island to provide for the families of its citizens.—*Puritan Record*.

"Good morning, ma'am," begun the temperance worker. "I'm collecting for the inebriates' home and—"

"Why, me husband's out," replied Mrs. McGuire, "but if ye can find him anywheres, ye're welcome to him."

"I am not just ready to assure to-day," said a Montreal man to a life assurance agent, "but will promise you that I will soon take a policy for \$25,000."

He delayed until death denied him the privilege. He had no mortgage on the future, and left an asset of good intentions instead of cash life assurance.



E. W. OWEN, Manager  
Detroit District, Detroit.

COMPANY'S BRANCH MANAGERS IN MICHIGAN.

E. E. WILKINSON, Manager  
North-Eastern Michigan, Port Huron.

F. C. HOLBECK, Manager  
Central Michigan, Lansing.

### No Use for Assurance.

"I can't see the use of assurance," said a man the other day. "You've had to pay assessments continually. Why not save up that money instead and have the use of it yourself all the time?"

If he can't see the use of assurance, there are a hundred thousand widows who could see the use of it if their husbands had only provided for them in that far and not left them destitute.

If he can't see the use of assurance, a million of orphan children can see it, because for that lack of it by their fathers they are insufficiently fed, poorly clad, wretchedly housed and will be forced into the struggle of life, handicapped by an ill-nourished body and little or no education.

"Why not save up that money," he asks, "and not pay it out for assessments?" He is now forty-two years old. He has been working since he was sixteen. How much has he saved? Not one dollar!

And so he, and the like of him, shiftless, unreasonable, selfish, and fault-finding creatures, go on to the sad end.—*The Dotted Line.*

### A Faith and Its Reason.

The other day a member of the Company's Head Office staff met a friend, a young engineer whom he had not seen for some years. After the usual exchange of small talk, the engineer vouch-

safed the information that he intended shortly to be married. Naturally the Sun Life man asked him if he had taken the precaution of assuring his life before assuming his matrimonial responsibilities.

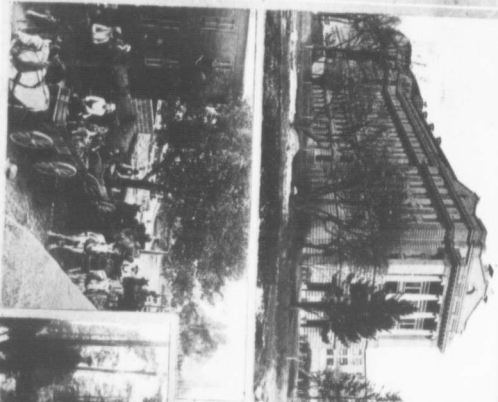
"You bet," was the answer. "I've had a \$5,000 policy for years, and I've just taken out another for \$10,000. As soon as I can afford it I am going to take out more."

He then proceeded to explain how he came to be such a strong believer in life assurance.

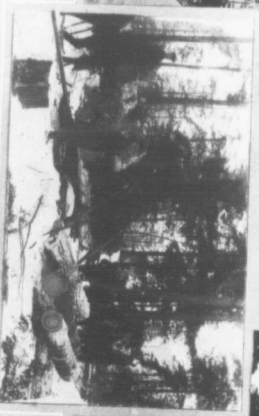
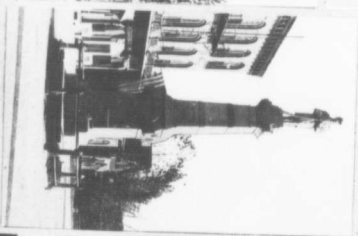
"When father died," he said, "he left mother and us three youngsters behind him—not one of us in any position to earn our living. When his estate was wound up there wasn't three hundred dollars in it altogether. If it hadn't been for his life assurance, we'd have been right up against it. He had a couple of good, fat policies, though, and they saw us through.

That's why I believe in life assurance. I think every fellow that has anybody to support should carry all the life assurance he can. That's what I'm doing."

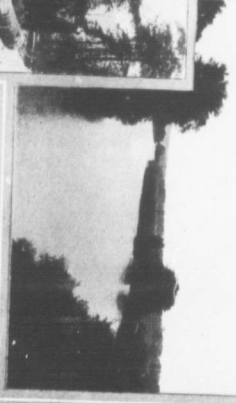
It is truly wonderful what life assurance in emergency means to a faithful wife and mother like that of your home when she has to provide for herself and children, especially if she keeps herself and the children as you always felt pride in keeping them.



Sanitarium, Battle Creek.  
Hauling Corn to Canning Factory, Edmore



CENTRAL MICHIGAN VIEWS.  
Soldiers Monument, Three Rivers.  
Bush Life.



Normal School, Kalamazoo.  
View of River, Ionia.

## LETTERS OF APPRECIATION

PORT HURON, MICH., June 12, 1914.  
SUN LIFE ASSURANCE CO. OF CANADA,  
Montreal, Que.

Dear Sirs,—About eight years ago Mr. E. E. Wilkinson, of this city, induced me to take out two thousand dollars of endowment assurance in your Company. Since then, I have taken eight thousand dollars more endowment through Mr. Wilkinson. I am very well pleased with my policies, and I think it one of the best investments I ever made.

EARL AIKMAN.

PORT HURON, MICH, June 12. 1914.  
Mr. E. E. WILKINSON,  
Manager, Sun Life Assurance Co.,  
Port Huron, Mich.

Dear Sir,—I am in receipt of the first five-year dividend certificate of my policy, and I take this opportunity to thank you for the same, as the dividends I received to-day are more than I was led to expect when you wrote my application, and I do not hesitate to recommend your Company to any one wanting good, sound and safe assurance.

A. M. SLAY.

BELLAIRE, MICH.,  
September 23, 1914.

ERNEST W. OWEN, Manager  
Sun Life Assurance Co.,  
Detroit.

My dear Mr. Owen,—Enclosed please find voucher requested. Your Company has, in the writer, a warm friend and booster.

To you personally it must be a source of great gratification to know that your career is connected with a Company with such a high sense of business ethics.

Thanking you again for your close personal attention and wishing you the most prosperous of futures, I remain,

VAN ALLEN COOLIDGE.

PT. HURON, MICH., June 6, 1914.  
SUN LIFE ASSURANCE CO.,  
Port Huron, Mich.

Dear Sirs,—Enclosed please find cheque for \$2,886.00, for one year's premiums in full on the six Twenty-Year Endowments of \$10,000.00 each, which I took out with you in 1906, for my six grandchildren.

I note with a great deal of pleasure that the bonuses on policies No. 135741-2-3, are \$446.00 in each case, and on policies No. 134300-1-2, are \$444.00.

I think this is a splendid settlement of the profits, and they have greatly exceeded my expectations when I took out the policies.

Thanking you for the courteous treatment I have received at your hands, I am,

MRS. RACHAIL B. MCNAIR.

1807 DUNDAS STREET,  
WEST TORONTO, June 6th, 1914.

JOHN A. TORY, Esq.,  
Sun Life Assurance Co.

Dear Sir,—I have just received the vouchers sent me, as the five years' profits on my three policies with your Company. I am very much pleased, and I feel that the results so far are very satisfactory.

W. R. SHEPPARD.

LANARK, July 14th, 1914.  
Messrs. JOHN R. & W. L. REID,  
Managers East, Ontario,  
Sun Life Assurance Co.,  
Ottawa.

Dear Sirs,—I want to say that I am well pleased with the cash settlement you have made to-day through your agent, Mr. Foster, on my 20-payment life policy No. 45015.

I am getting up in years myself but I am placing \$1,000 each on my two sons John and William, with Mr. Foster.

ROBERT STEWART.

PT. HURON, MICH., June 13, 1914.  
SUN LIFE ASSURANCE CO.,  
Port Huron, Mich.

Dear Sirs,—I am more than pleased with the policies I hold in the Sun Life.

The Five-Year Dividend that I received on one of my policies was especially gratifying, so much so that I increased my assurance with you to \$15,000.

Your treatment has always been most courteous and it is a pleasure to recommend your Company at any and all times.

L. T. BENNETT.

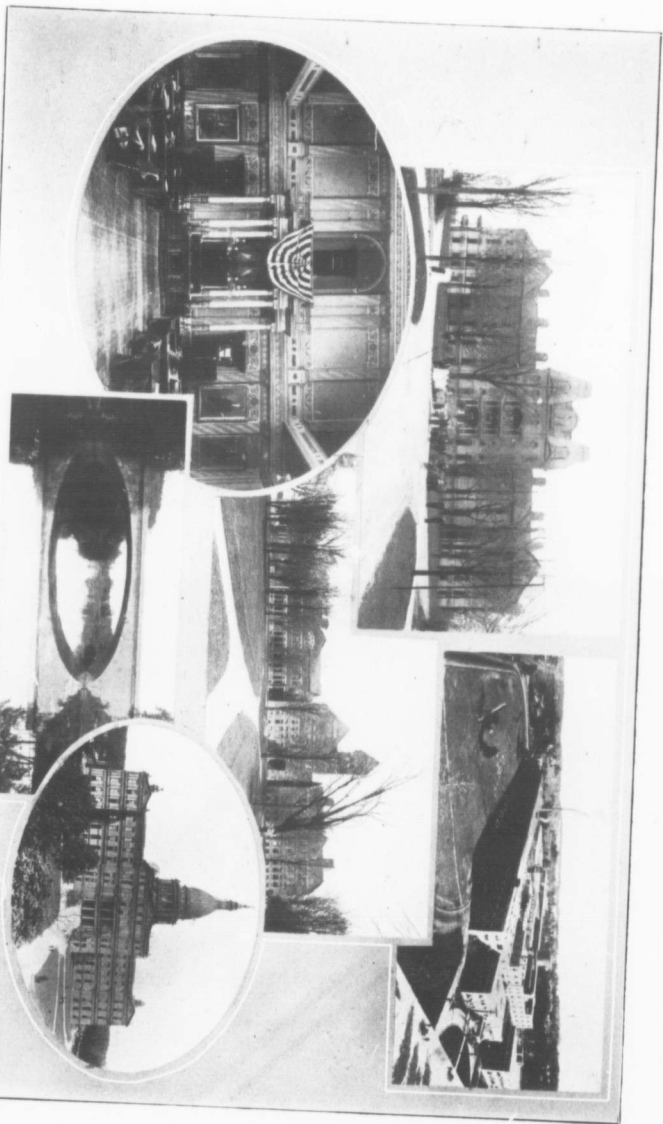
PT. HURON, June 15, 1914.  
SUN LIFE ASSURANCE CO.,  
Port Huron, Mich.

Dear Sirs,—It is about six years since you first introduced the subject of Life Assurance to me. At that time I stated to you that I had all the assurance I wanted, but somehow since that day I have taken with you three Five Thousand Dollar Policies in the Sun Life.

Why? I concluded the Life Assurance proposition though not a money earning one, was a safe one, and the value of the assurance appealed to me mostly as an asset available in case of an emergency, and at the same time a protection to my family in case of my death.

I am very glad I have the assurance, and so far as I know, believe my Sun Life Policies are as good as are written.

A. R. BALLENTINE.



School for the Blind, Lansing.

Senate Chambers, Capital Building, Lansing.

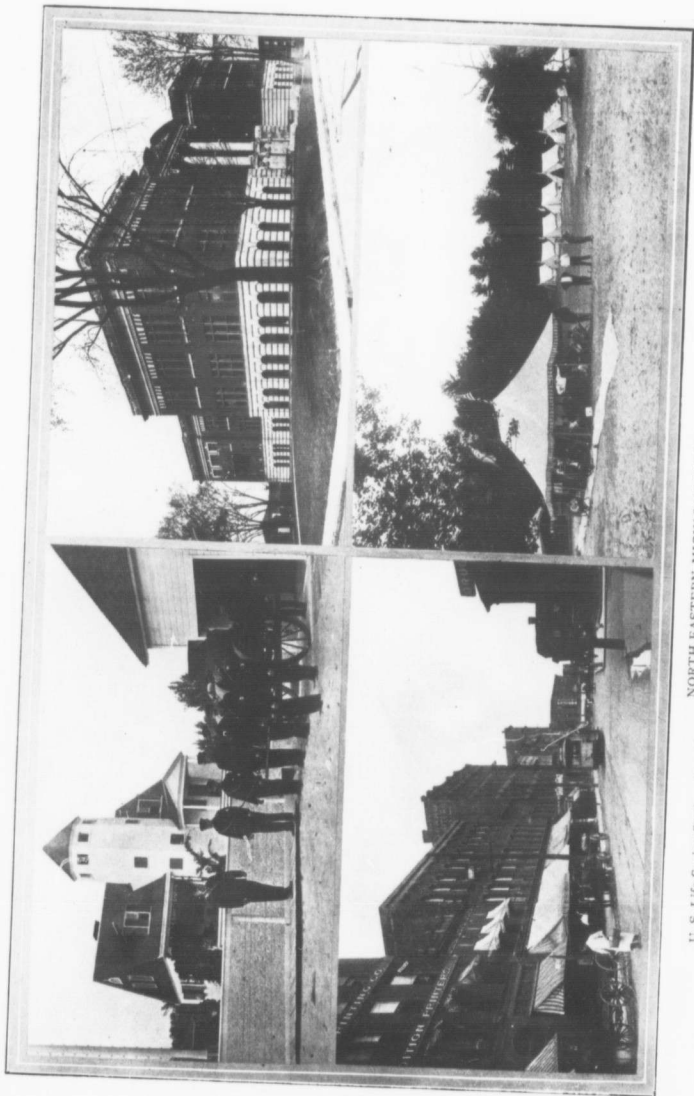
CENTRAL MICHIGAN VIEWS.

Industrial School for Boys, Lansing.

Reo Automobile Factory, Lansing.

Capital Building, Lansing.

Bridge over Grand River, Lansing.



NORTH-EASTERN MICHIGAN VIEWS.

U. S. Life Saving Station, Port Huron.  
 Water Street, looking east. (The Company's Branch Office is situated here.)

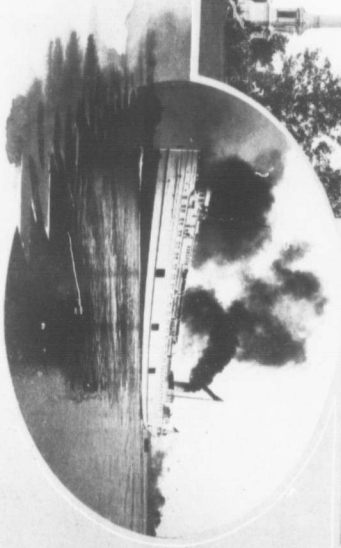
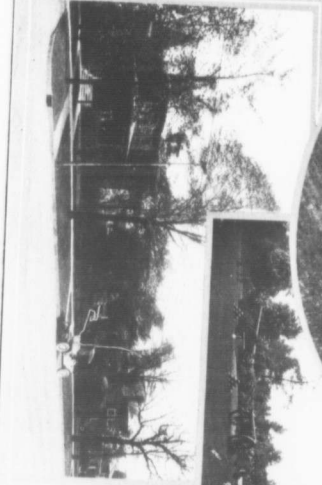
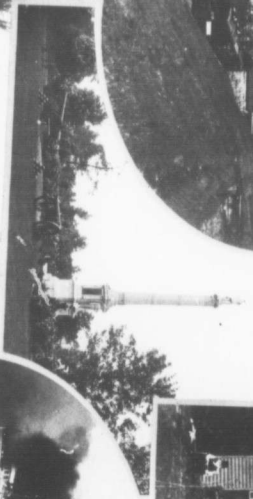
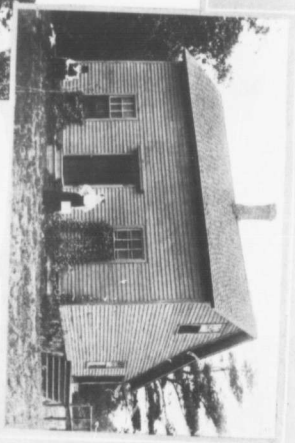
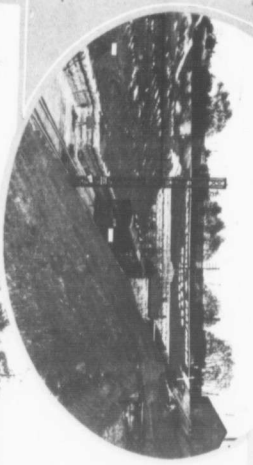
High School, Port Huron.

Camp Life at the Beaches, St. Clair River.

Scene on St. Clair River, Port Huron.

Home of Thomas Edison, when a boy, Port Huron.

Recreation Grounds, Port Huron.  
 Commercial Centre, Military Street, Port Huron.



St. Clair Tunnel, Port Huron.

Residential Centre, Military Street, Port Huron.

Soldiers' Monument, Pine Grove Park, Port Huron.

NORTH-EASTERN MICHIGAN VIEWS.

Home of Thomas Edison, when a boy, Port Huron.

Scenes on St. Clair River, Port Huron.

Camp Life at the Beaches, St. Clair River.

Company's Branch Office is situated here.

# Sun Life Assurance Company of Canada

## The Results for 1913

### Assets

Assets as at 31st December, 1913.....	<b>\$55,726,347.32</b>
Increase over 1912.....	6,120,730.83

### Income

Cash Income from Premiums, Interest, Rents, etc., in 1913.....	<b>13,996,401.64</b>
Increase over 1912.....	1,663,320.04

### Surplus

Surplus distributed to policyholders entitled to participate in 1913.....	<b>706,424.19</b>
Added to Surplus during 1913.....	<b>421,904.26</b>
Surplus earned in 1913.....	<b>\$1,128,328.45</b>

Total surplus 31st December, 1913, over all liabilities and capital.....	<b>\$5,752,986.08</b>
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(According to the Company's Standard, viz., for assurances, the O.M. (B) Table, with 3½ and 3 per cent. interest, and, for annuities, the B. O. Select Annuity Tables, with 3½ per cent. interest).

### Payments to Policyholders

Death Claims, Matured Endowments, Profits, etc., during 1913.....	<b>4,982,553.25</b>
Payments to policyholders since organization.....	<b>39,385,287.91</b>

### Assurances Issued During 1913

Assurances issued and paid for in cash during 1913.....	<b>34,290,916.79</b>
Increase over 1912.....	3,476,507.15

### Business in Force

Life Assurances in force 31st December, 1913.....	<b>202,363,996.00</b>
Increase over 1912.....	19,631,576.00

## The Company's Growth

YEAR	INCOME	ASSETS	LIFE ASSURANCES IN FORCE
1872.....	\$ 48,210.93	\$ 96,461.95	\$ 1,064,350.00
1883.....	274,865.50	735,940.10	6,779,566.00
1893.....	1,240,483.12	4,001,776.90	27,799,757.00
1903.....	3,986,139.50	15,505,776.48	75,681,189.00
<b>1913.....</b>	<b>13,996,401.64</b>	<b>55,726,347.32</b>	<b>202,363,996.00</b>