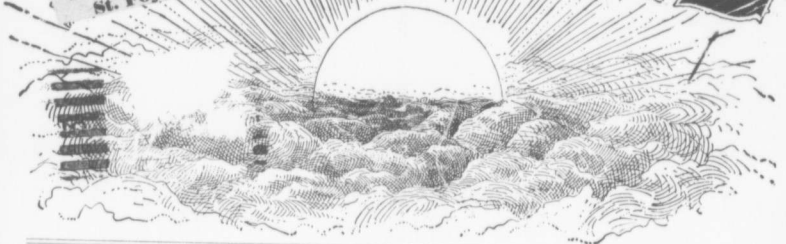


SUNSHINE

Rev. Henri A. Scott,
St. Foy, P. Q.



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The Prince of Peace.



Hark! the Herald Angels sing
Glory to the new-born King,
Peace on earth, and mercy mild,
God and sinners reconciled.
Joyful, all ye nations rise,
Join the triumphs of the skies;
With the angelic host proclaim,
Christ is born in Bethlehem.
Hark! the Herald Angels sing
Glory to the new-born King.

Hail, the heaven-born Prince of Peace!
Hail, the Son of Righteousness!
Light and life to all He brings,
Risen with healing in His wings,
Mild He lays His glory by,
Born that man no more may die,
Born to raise the sons of earth,
Born to give them second birth.
Hark! the Herald Angels sing
Glory to the new-born King.

The Man of the Hour.



SIR REDVERS BULLER.

THE full title of the Commander-in-Chief of the British forces in South Africa is the Right Honorable Lieutenant-General Sir Redvers Henry Buller, G. C. B., K. C. M. G., K. C. B., V. C. Of all these, he is the proudest of the last dignity. V. C. means Victoria Cross. Sir Redvers won it in the

Zulu war, when he coolly pulled his men out of the greatest peril.



General Buller is exactly sixty years old. He is a Devonshire man by birth. Forty-one years ago he entered the Sixtieth Rifles, and gradually rose in rank until, in 1891, he became Lieutenant-General. The intervening time saw his gallant service in the Chinese campaign of 1860, in the Red River expedition ten years later, in the Ashanti war of 1874, in the Kaffir war of 1878, and in the succeeding Zulu, Boer and Egyptian campaigns. Sir Redvers is thus no stranger to Africa.



After Majuba Hill, Sir Redvers refused to sign the preliminary terms of peace with the Boers. As he persisted in the refusing, the British Government finally prevailed upon Sir Evelyn Wood to sign the document. Sir Evelyn has been thought by some a likely candidate for the chief commandship in the present campaign, but his near-sightedness in the field undoubtedly operated against his usefulness. Reference has been made to

Sir Redvers Buller's part in the Egyptian war of 1885-86. The experience gained in that war was supposed to be sufficient to entitle him to the supreme command when the British forces became ready to take Omdurman a year ago. General Kitchener was to lead the campaign against the Kalifa only in its early stages. He was to build a railway from Wadi-Halfa; he was to take Dongola, and he was to draw up the plans for further advance. Then the real march upon Omdurman was, so it is said, to have been undertaken by General Buller, Lord Kitchener's senior in rank as in years.



In this, however, the British War Office underrated the genius of the commander already in the field. So perfect was the union of British and Egyptian troops, and so skillful the advance made by Lord Kitchener, that even the prejudiced authorities were won over, and permitted the young officer who had done so much to reap the proper fruit of his precise military movements.

In 1885-86 Sir Redvers Buller was Deputy Adjutant-General, in 1887 Under Secretary of Ireland, and in 1890 Adjutant-General. He thus combines much administrative training with his long experience as leader of expeditionary forces.



Sir Redvers has now the chief command of the greatest force which Great Britain has sent out since Crimean days, a command not only his just due from a military standpoint, but one also, it is believed, which will atone for hopes once held out to him in North Africa. In South Africa he also has one melancholy distinction—that of commanding the first force sent by Great Britain against a white foe since Sebastopol.

Personally, Sir Redvers Buller is blunt and brusque, but very businesslike. The British South African campaign needs all of the clear-headed leadership that is attributed to him.—Outlook.

The Sort of Man Buller Is.

Here was a man with some six thousand pounds a year, a beautiful house in fair Devon waiting for his occupation; a seat in Parliament all but secured, and yet, for the patriotic love of leading that strange medley of reckless adventurers, he was living squalidly in the South African veldt, sleeping in the open for three nights out of the six with a single blanket thrown over his body; his hands so disfigured by cattle sores, the curse of the veldt, that I never saw them not bandaged up, writes Archibald Forbes about Sir Redvers Buller.



With his intrepid heroism he had saved the lives of so many of his men that in talking to them, it almost seemed that he had saved all their lives. A strange, stern, strong-tempered man, whose pride it seemed to be to repress all his own emotion and to smother its display in others, he would order a man peremptorily back to his duty who came into his tent to ask him to read a letter in which a mother thanked him for saving the life of her son.



A Fam'ly Matter.

An Australian, signing himself "Arthur Maquarie, Sydney, New South Wales," sends to the "London Times" some spirited stanzas called "A Fam'ly Matter," which neatly puts the Australian view of the present situation. The first stanza runs:—

Come, my hearties—work will stand—

Here's yer Mother calling;
Wants us all to lend a hand,
And go out Uncle-Pauling.
Catch yer nags and saddle slick!

Quick to join the banners!
Folks that treat the fam'ly thick
Must be taught their manners.

The other stanzas each end with the refrain, "Here's your Mother calling."

Items of Interest About the Sun Life of Canada.

—It is now 28 years old.

—Its assets are nearly nine million dollars.

—It has a surplus to policyholders of nearly eight hundred thousand dollars.

—It has about fifty-three million dollars of Assurance in force.

—It has paid to Policyholders over five million dollars.

—It has nearly doubled its income the past five years. Its income is now about two and a half million dollars.

—It has doubled its assets in the same time to about nine million dollars.

—It has policies that are modern.

—It is to your interest to be assured in the Sun Life of Canada.



The Dying Year.

Ring out, wild bells, to the wild sky,
The flying cloud, the frosty light;
The year is dying in the night;
Ring out, wild bells, and let him die.

Ring out the old, ring in the new,
Ring, happy bells, across the snow;
The year is going, let him go;
Ring out the false, ring in the true.

Ring out the grief that saps the mind,
For those that here we see no more;
Ring out the feud of rich and poor,
Ring in redress to all mankind.

* * * *

Ring out old shapes of foul disease;
Ring out the narrowing lust of gold;
Ring out the thousand wars of old,
Ring in the thousand years of peace.

Ring in the valiant man and free,
The larger heart, the kindlier hand;
Ring out the darkness of the land,
Ring in the Christ that is to be.

—Tennyson.

Britain's Premier.



LORD SALISBURY.

There is no reason why anyone should seek to be Premier of Britain, unless it be pure patriotism or love of distinction. The position is not very well paid, and is full of difficulty and hard labor. A brief review of Lord

Salisbury's daily programme, as given by "Success," is interesting:—



Lord Salisbury begins work before breakfast, and it frequently happens that the only relaxation he has from morning till night is that which is said to be in a change of work.

The annual number of despatches that reach the Foreign Office—presided over by Lord Salisbury—is estimated at 100,000, equivalent to more than three hundred for every working day. As many as possible are answered by lesser officials, and are not seen by the chief; but a very large percentage require his personal attention. Many of them demand serious study on his part, while the drafts of nearly all the despatches to foreign ambassadors are written by him personally.



But this is only a portion of Lord Salisbury's labors. One afternoon a week he has to receive the foreign ambassadors, and when there is a crisis in foreign politics, various representatives of other powers seek audiences at all times.

As the head of the administration, he must be consulted by his colleagues on any important step which they may think of taking in connection with their respective departments. He must be present at the general deliberations known as the Cabinet councils, and must make himself acquainted with all legislative proposals.

One important part of his duties is to keep the Queen posted in matters pertaining to the administration of affairs in the country,

and this occupies no inconsiderable amount of time. The Prime Minister has not only to submit all important matters to Her Majesty, but he has also to explain them when necessary, and reply to the questions which Her Majesty's knowledge and experience of politics enable her to ask. At times a drafted reply has to be rewritten at her suggestion.



Attendance at the House of Lords during the session and participation in debates is another weighty item. And the public expects him to take part in certain social functions, such as the Lord Mayor's banquet, and make a speech which will be telegraphed, wholly or in part, to all quarters of the globe. Of course, he is expected to appear on public platforms, at frequent intervals, with a carefully considered speech. There are court functions to be attended, and there are certain private or semi-public duties which it is incumbent on him to perform.

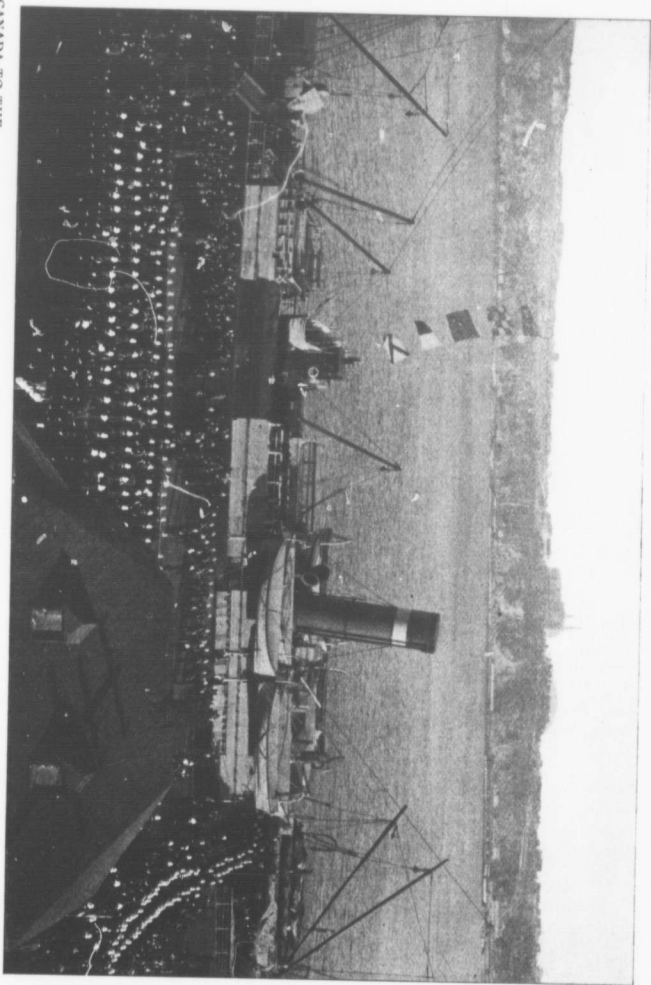
In addition to all this, he has large private interests to administer, and he regards it as a duty not to neglect them. He writes to all his friends with his own hand, and with that old-fashioned courtesy so characteristic of many great men. So, all in all, the position of Prime Minister is no sinecure.



Canada to the Empire.

The enthusiasm with which Britain's colonial possessions offered their help in the South African trouble is an object lesson to the world, that Britain has a large family of affectionate sons. Canada's contribution of one thousand of her choicest men is evidence that she is not behind the other members of the family; and should it ever be necessary for Canada to send an army of ten thousand for the defence of the Empire, we feel sure that she would do it. In this number we are pleased to give a photograph of the embarkation of the Canadian Contingent on the S.S. Sardinian, at Quebec, on October 30th.

CANADA TO THE
EMPIRE.



Embarkation of the Canadian Contingent,
on S. S. "SARDINIAN" at Quebec, Oct. 30th, 1899.

The South African Trouble in Brief.

When the Colony of the Cape of Good Hope was annexed to the British Crown a considerable number of the original Boer or Dutch settlers withdrew and established the Transvaal, or South African Republic, the independence of which was recognized in 1852.

The new colony soon attracted residents from the mother and other near-by colonies, chiefly English, and the Boers gave the name of Uitlanders to all citizens not of Boer birth. Having established the colony for their own purposes, the Boers assumed the supreme direction of its affairs.

In time, the number of Uitlanders became so large, that they felt justified in seeking a participation in the Government, but the Boers declined all their advances. These aliens set up a claim that they had to bear an undue proportion of the colonial expenses, and were deprived of adequate representation in the administration of public affairs.

It was the constantly increasing friction that led to the memorable Jameson raid in 1895, and the cause of the present war with Great Britain.

Kruger's People and Country.

The Transvaal is a land of farms, and the Boers are a nation of farmers. It had no other value till gold was discovered, and the gold regions are of small area and nearly all in English hands, says an exchange. The Boers still farm. These farms are picturesque. They consist of sheep kraals, ostrich farms, Kaffir huts, where the boys eat and sleep, the waggon houses and outbuildings roofed in zinc, while the dwelling house is usually a square, red brick building, with thatched roof, fronted by a low brick wall. The walls surrounding the sheep kraals are made of sod.

The average Boer house consists of one big room, into which the front door immediately opens. It is called the sit kame (sitting room), which has 100 flooring beyond clay, or clay thickly studded with peach stones, to prevent the wear and tear of passing feet, furnished with a table, couches and chairs, seated with rimpis or strips of hide.

Women of the Transvaal.

The average Boer is big, brawny and strong, ruddy cheeked and wholesome, yet never handsome. The women, as a rule, do not approach the fresh and simple beauty seen in the North of Europe. Here and there throughout the Transvaal you will find a handsome Dutch girl, but not often. Their dress, usually of some cheap print, and the hideous poke bonnet, so universal, do not add to their attractions.

They are curiously afraid of exposing their complexions to the sun, and are often pale and pasty in appearance. It is a curious thing to see how carefully a Boer woman will shade her face, and even keep her hands beneath her apron, when in the sun.

Mrs. Kruger.

Mrs. Kruger is merely a quiet old lady, who all her life has been immersed in household cares and the upbringing of children, and who, like her husband, does not lay claim to culture, and has probably never felt the want of it. She is Mr. Kruger's second wife; his first lived but a short time after marriage. The present Mrs. Kruger is somewhat younger than her husband, who, by the way, attained his seventy-fourth birthday last month. She has borne him sixteen children, eleven of whom are living, including five daughters. There is now quite a large clan of President Kruger's descendants.

In the small, unpretentious house used as the Presidency, domestic habits are very simple. Mr. Kruger and his wife are still very early risers. It is said Oom Paul is never in bed after five o'clock. Before six Divine Service is held, the whole household being present, and the President conducting. Then the morning coffee is served, frequently on the veranda.



He who Knows Knows best.



HON. JOHN WANAMAKER.

THE Hon. John Wanamaker in an address delivered at a banquet of the National Association of Life Underwriters in Philadelphia, gave utterance to a number of clever things, but not the least so

were his Five reasons for Assuring his life.

He said: Soon after I came into business, such was my interest in life assurance, and belief in its wisdom, that one of the first reckless things that I did was to make a Christmas present of a \$1000 policy paid for a year to every man in my Employ. I thought that was a good investment.



I have been so often asked about my own assurance that I am going to gratify a curiosity that some of you may have expressed perhaps in regard to it.

I had no thought whatever of becoming the largest life assurer, if that is true, as has been sometimes said to me. I have never started out to do any large thing, but I have been a great hand to work hard at everything I took hold of.

I do not own a share in nor have I official connection with any assurance company in the world.

I did not know until after it had been done that the amount was larger than any other. There is not any man that I would not sooner see have a larger line, and I will promptly yield the place to any of you or your friends. It was the influence of one man who thought about it, and I was the man. I simply worked out five conclusions as the result of my own thinking without any moving cause except my own judgment.



FIRST.

That at that time I knew I was assurable, and I could not be certain of immunity from accident or ill health, and it might be that at some future time I would not be assurable. That was the first step to the building of sixty-two policies.



SECOND.

That Life Assurance was one of the best forms of investment, because from the moment it was made it was good for all it cost and carried with a guarantee that there was protection in that investment that I could not get in any other.



THIRD.

That Life Assurance in the long run was a saving fund, that not only saved, but took average care of my deposits that not infrequently returned principal and interest and profit.



FOURTH.

That Life Assurance regarded from the standpoint of quick determination, was more profitable than any other investment I could make.



FIFTH.

That it enabled a man to give away all he wished during his lifetime and still make such an estate as he cared to leave.



Mr. Wanamaker has two policies in the Sun Life of Canada.

Sunshine.

PUBLISHED BY THE SUN LIFE ASSURANCE COMPANY
OF CANADA.

A. M. MACKAY, *Editor.*

A Christmas Suggestion.

Christmas is a time when unselfishness is on the throne, and the pleasure and happiness of others is predominant. This is rightly so; for the day celebrates the birth of Him who came not to be ministered unto but to minister; and this spirit seemingly controls the actions of all, for this is a season of gifts. People now-a-days are becoming more and more practical even in the giving of gifts.

A gift that will grow in value as the years go by, is more appreciated than one that has no permanent value. For instance; what could be a more opportune and intensely practical gift to your son than an Endowment Assurance Policy? Let it be, say, a Twenty year Endowment. It will mean to him the good wishes of the giver, for the present and the future as well. It will also mean to him the invaluable silent lesson that he will now have to have a thought in saving some of his money each year, to keep his policy in force; and as the years pass by this habit of saving will grow, and the value of money will become more real to him. It will become an investment of good habits as well as one of financial value.

The Sun Life of Canada will be glad to give any information possible in aiding you to hand your boy a Christmas gift of this sort—a gift that he would surely appreciate highly. This

also applies to Employers, and the article referring to the Hon. John Wanamaker's assurance, in another column in this issue, where he states that he presented his clerks with an assurance policy the first year he was in business, is suggestive. We venture to say that the investment was a good one, for the success of the business of this great merchant, is evidence that the employees are working in the employer's interests.

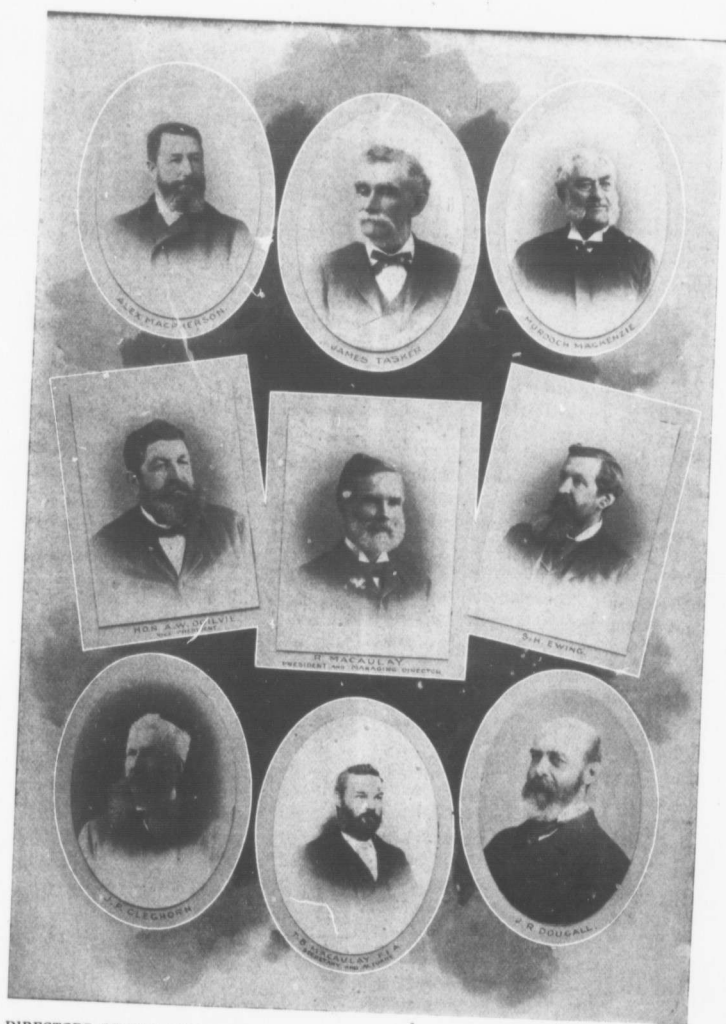


Life Assurance an Exact Science.

The life assurance business in this country has grown into enormous proportions, and it is a profitable business, because risks have been reduced to an exact calculation, says the *Richmond Times*. The brightest minds in this country have been at work to ascertain the average measure of human life, and they have arrived at conclusions that are as near accurate as anything within the limitation of man's capacity can be. Given, a number of men of a certain age, the general condition of their health, their occupations, their family history, and so on, and the expert can tell almost to a year what is the average tenure of life, or, as the assurance men put it, what is the average "expectation."



Men have learned that there is no better investment than first-class life assurance. It affords the means of laying up something every month out of one's earnings, so that in the course of time, when he goes down to the grave, he may have a sum of money paid over to those who were dependent upon him and who have been left behind. Apart from every other consideration, it is the greatest comfort to know that when he is gone these will be provided for, and he pays the premiums on his policy in a spirit of gratefulness to the institution which assures him.



DIRECTORS OF THE SUN LIFE
ASSURANCE COMPANY OF CANADA.

The Value of Partnership Assurance.

Prudence demands that joint capital be protected by Life Assurance just as merchandise is by Fire Assurance, says an exchange.

Partners in business recognizing this fact, assure, at the firm's expense, the lives of the individual members of the firm for such an amount as will enable the survivors to settle with the estate of the deceased with ready cash received from the Assurance Company, leaving intact the capital of the firm.

Partners make each other their beneficiaries. For example: "Smith & Brown," having a capital of \$20,000, Smith assures for \$10,000 (in the Sun Life of Canada), payable to Brown. Brown assures for the same amount payable to Smith. Smith dies, and his assurance is paid directly to Brown, who is thus able to pay Smith's family his interest without impairing the capital.

Or partners can have their policies made payable to the firm, and heirs of the decedent sharing in the increased assets with the surviving partner on the same basis as provided by the co-partnership agreement.

The death of a partner always causes embarrassment, and often results in liquidation of the business, and occasionally in the financial ruin of the surviving partner. This plan of assurance furnishes full and absolute protection against these contingencies.

It replaces capital which is withdrawn in consequence of the death of a partner.

Merchants assure against fire, which is uncertain. Why not assure against death, which is absolutely certain.

If you want the best there is in Life Assurance—assure in the Sun Life of Canada.

How Mark Twain Fooled a Reporter.

There is a certain editor in New York with whom the power of the daily press is such a hobby that he raised the salary of a sub-editor who suggested a "Sunday special" on Famous Graduates of the Reporters' Room, and at once assigned his best dressed reporter to interview leading authors along this line. It happened that Mark Twain was in New York, and the editor counted on him as a striking example of the literary value of newspaper training. The reporter was ordered to spare space for the interview. Yet when the article appeared Mr. Clemens' name was conspicuously absent. It was this way:

Mr. Clemens received the reporter with his customary urbanity, though he shrugged his shoulders when he learned what paper the young man represented. As usual, Mr. Clemens was a most elusive man to pin down in an interview, but at last the reporter gathered his wits and asked the question which he meant should point his article.

"Mr. Twain," he asked, "to what one thing most of all do you owe your marvelous success in literature?" He had counted on "my newspaper training," as the answer.

The famous humorist half shut his eyes, thought a few moments in silence and then said decisively:

"To the fact that when I was young and very ambitious I lost my job."

"May I ask what was your job, Mr. Twain?" exclaimed the puzzled reporter.

"Certainly, sir, certainly," replied Mr. Clemens with great suavity. "I was a reporter."—Saturday Evening Post.

Niagara is made up of an accumulation of drops. Your big savings, young man, will be made up of your little savings. Very few men get suddenly rich. Endowment Assurance is to you a protection and the best means of saving. You had better take out a policy in the Sun Life of Canada.

A Many-sided Man.

In the entire range of human activity there is no occupation or calling requiring such varied qualifications as that of Life Assurance. The successful solicitor, in the very nature of things, is an all-round man. I make this introduction for the special benefit of those who both talk and act as though anyone could "fill the bill." To such an extent does this prevail in some localities, that the business of Life Assurance is made a dumping ground, practically, for anyone and everyone who happens to be out of a situation. This is a practice that should be guarded against by those charged with the selection of representatives for the several companies, if the respectability of the calling is to be maintained.



The worker in the field of Life Assurance, to be successful, must be a many-sided man. Let us consider some of the "sides" of his make up.

First, he must have both faith in, and love for, his task, else he is better out of it. Lacking these he'll never succeed in this or any other calling.

Secondly, perseverance is required. A spirit of stick-to-it-iveness, that will adhere to the work, to use a homely comparison, "like a wax plaster to a carbuncle."

Thirdly, tact—the tact which is born of sound judgment—one of the most important mental qualities in any sphere, and especially so in Life Assurance. It's a splendid thing to present your case eloquently and forcibly, but what will all this avail if you know not when to talk for the "application." Tact, my man, Tact!

Fourthly, a pleasing personality. This is one of the most valuable of possessions. Who does not admire the geniality of some men's dispositions? Such have *entree*

at all times. In this sociability of manner lies a patent factor to success.

Fifthly, we mention honesty and integrity. These constitute the strongest planks in the platform of reputation—a solid standing ground—for a man's reputation is the best capital that he can possess.



In conclusion I would name intelligence. I do not mean by this education in its common acceptance, but the rather do I refer to that widely developed intelligence which comes of an overexpanding intellect, whose possessor is using all his God given powers to work out successfully, in his individual history, the great problem of life.

There is no condition that I know of, to call out the very best that is in a man, equal to Life Assurance work. He meets opportunities all along his pathway, and his success or failure depends on how he uses them. In his daily round he is brought into contact with those of every rank and condition of life, and in view of this fact it will be seen how necessary it is that the Life Assurance solicitor should be a many-sided man.—"Obiter Dictum."



The Rev. N. Dwight Hillis, of Plymouth Church, Brooklyn, said, in a recent sermon—"Carlyle thinks Burns received more rather than less of the kindness usually bestowed upon great teachers. For ours is a world that pays Christ with a cross, Socrates with a cup of poison; while Tasso polished his cantos in a madhouse; Cervantes perfected his pages in a prison; Roger Bacon wrought out his Principles in a dungeon; Locke was banished, and wrote his treatise on the mind while shivering in a Dutch garret." The benefactors of the race have never been possessors of much of the world's goods.

A Morning

Prayer.

Let me to-day do something that shall
take

A little sadness from the world's vast
store,

And may I be so favored as to make
Of joy's too scanty sum a little more.

Let me not hurt, by any selfish deed
Or thoughtless word, the heart of foe or
friend ;

Nor would I pass, unseeing, worthy need,
Or sin by silence where I should defend.

However meagre be my worldly wealth,
Let me give something that shall aid my
kind,

A word of courage, or a thought of health,
Dropped as I pass for troubled hearts to
find.

Let me to-night look back across the span
'Twixt dawn and dark, and to my con-
science say—

Because of some good act to beast or
man—

"The world is better that I lived to-day."

—Ella Wheeler Wilcox.



Paying for

Their Folly.

Under the caption of "Questions About Life Assurance," Leslie's Weekly, points regularly some well put sayings by its regular writer, who signs himself The Hermit. In a recent issue this writer says :

I wonder if any of my old readers of several years ago recall the criticisms directed at me by many members of the 'Iron Hall,' because I predicted the ultimate downfall of that then prosperous and popular assessment organization. It is interesting in this connection to note a dispatch from Indianapolis, which states that the receiver of the Order of the 'Iron Hall' has just filed his final report, and that he has distributed among 45,000 members less than \$2,000,000 to meet claims amounting to more than \$5,000,000. Thousands were victimized by the

'Iron Hall,' and I predict that hundreds of thousands who are now members of fraternal and assessment insurance concerns will within the next ten years pay a good price for their folly.



Pulling Teeth

for Business.

The following story is related in the Insurance Press as having occurred :

It was during the last days of December, when the 'push' was on, and every life solicitor was hot after every application in sight. This particular agent, who, by the way, is not known to let little things stand in the way of securing business, learned accidentally that a prominent dentist was in the market for a \$5,000 policy, and he made a bee line for his office. When he entered he was confronted by half a dozen competitors, who were awaiting impatiently the exit of a patient from the operating room. He took in the situation at a glance, and, when the dentist appeared on the scene, his quick wit evolved a brilliant scheme to secure the advantage. Immediately he was suffering with a terrible toothache, and in less than no time was in the operating chair and actually had a tooth yanked out. Then he got in his fine work, and before his restive rivals realized what had happened, he had slipped out of the side door with the coveted "app." in his inside pocket.



How much Life Assurance do you carry? Can you carry any more; or have you reached your limit? Sit down and figure it out. Would the income from your assurance be sufficient to keep your family with any degree of comfort, should you be taken from them? This is worth thinking about.

America to Britain.

O, Motherland, we hope with thee,
That soon triumphant thou wilt be—
The Conqueror—

Not for the sake that thou shouldst gain,
All untold wealth beyond the sea,
But for the mighty truth.

The motto long emblazoned on thy crest,
Has been "protection to thy sons in every
clime,"

Where'er they roam, whate'er should be
their quest—
They're Britain's sons.

The march of civilization thou hast led
From northern seas to India's tropic
shores,

For God and Country, have the legions
sped
O'er desert lands.

If gold or love of conquest drove thee on,
To spill thy children's blood in foreign
lands,
Yet did they die in peace.

For never hast thou left an unripe field—
The curse of ignorance, or that of kings—
But ever hast thou been the shield
Of liberty.

Fight on! We hope with thee ;
On Africa's shores our hearts will be
Until the end.

The blood of ancient Britain fills our
veins—
We hear the war cry and the bugle
strains,
And pray with thee.

Fight on! Our battles and thine own,
For Britain's glory and the race,
That yet shall live, tho' every field be
strewn
With patriotic dead.

—By Dennon S. Wagstaff, Late Colonel Michigan National Guards, Detroit, Mich., U.S.A., Nov. 3rd, 1899.



Some times men who smoke ten cent
cigars say they can't afford Life As-
surance.

Judge Not.

We never see the target a man aims at
in life ; we see only the target he hits.
We judge from results, and we imagine
an infinity of motives that we say must
have been in his mind. No man since
the creation has been able to live a life so
pure and noble as to exempt him from the
misjudgment of those around him. It is
impossible to get aught but a distorted
image from a convex or a concave mirror.

If misfortune comes to some one, peo-
ple are prone to say : " It is a judgment
upon him." How do they know ? Have
they been eavesdropping at the door of
Paradise ? When sorrow and failure
come to us, we regard them as misdirect-
ed packages that should be delivered
elsewhere. We do too much watching of
our neighbor's garden, too little weeding
of our own.—William George Jordan.



" Life is an arrow, therefore thou must
know

What mark to aim at, how to use the
bow,

Then draw it to the head and let it go."



The Editor's Corner.

The mailing list of SUNSHINE will be
revised on January 1st. Will those who
are now receiving SUNSHINE, and wish to
have it continued, please notify us as
early as possible ? If no notice is re-
ceived we shall take it for granted that
they do not wish it any longer, and another
will take their place.



It is significant that the Christmas
Number of SUNSHINE should have so
much that refers to war ; but we
deal with facts. It is to be hoped, how-
ever, that out of this conflict liberty to
our kinsmen in South Africa will be
born.

After the War.

We thank the Lord our William's back
From living in a tent,
We're glad to see him tanned so black ;
We think the time well spent.
He did not fight a battle, for
He camped in just one spot,
Yet it is well he went to war
Such discipline he got !

We used to have to call him twice
To make him rise at eight,
But now it seems his only vice
Is quite another gait.
He's up at six ; he builds the fire ;
He does the chores with joy ;
No work too hard, no task too dire,
For this our soldier boy.

And food ! He stows away all stuff
With equal zest and ease,
Except he says : " I've had enough
Of beans and bacon, please."
Once finicky and fussy, too,
He now has not a whim.
Such wonders have a suit of blue,
And hard tack, wrought in him.

A wrinkled sheet no longer keeps
Him restless through the night.
From what he says, we guess he sleeps
In luxury till light.
It tickles us that naught he finds
Of which he can complain.
And therefore, to our humble minds,
He's soldiered not in vain.

—Edwin L. Sabin.



OTTAWA, Ont., Oct. 30th, 1899.

JOHN R. REID, Esq.,
Mgr. Eastern Ontario,
Sun Life Assurance Co. of Canada.

DEAR SIR,

Kindly convey to the Head Office of your Company my sincere thanks for the prompt manner in which they have settled my claim under policy No 27984 on the life of my deceased husband, Rev. John Gibson. The claim papers were completed without trouble or expense on my part, by your District Agent, Mr. N. F. Ingersoll, and I am to-day in receipt of cheque for the amount due under the terms of the policy, \$1,692.70. As previously stated, the prompt action of the Company and its officers deserve my commendation, and I can assure you that I will never lose an opportunity of saying a word in the Sun Life's favor.

Yours truly,

ALICE GIBSON.

They Found the Mules.

The quiet-faced citizen walked into a barber shop, where several of us were congregated. Taking a piece of soap, he went to one of the mirrors and proceeded to make marks upon it. We watched him draw several blocks, and when he wrote Ladysmith opposite one, we became interested, and asked him what it was all about.

" Trying to figure out about that mule stampede," he said, indifferently.

We gathered around him and saw him draw a line to a block marked " stampede," and one to another block marked " Boers' camp."

" Now, you fellows, look at this," and he stepped back, while we crowded up to the mirror.

" You see where Ladysmith is ?" he asked.

" Yes."

" And the Boer camp ?"

" Yes."

" And where the stampede took place ?"

" Yes."

" Well, look closely and you'll find the mules."

We found them. — Ontarian, Belleville.



Muscular Christianity.

Two elders of the same Scottish church, meeting one day, began discussing the merits of a clergyman who had lately been appointed pastor of the congregation.

" Weel, Tammas," said one, " what dae ye think o' oor new minister ?"

" Ah, weel, Geordie," replied the other, " he daes no sae bad, but he's no up to the mark o' the ane we haed afore."

" Na, na," responded Geordie, " I sair doot if ever we'll get another like him ; he was a powerfu' preacher, na doot o' that, Tammas. The short time he labored amang us he dang five Bibles oot o' the binding, and kicket the fronts clean oot o' three pulpits.

Some African Dutch Additions to the English Language.

Possibly the best-quoted word just now of Dutch-South African origin is *Uitlander*, sometimes written "*Outlander*," "*Newcomer*," or "*Outsider*," is perhaps the nearest that can be got to this in translation, and the word is pronounced as nearly as possible like *eight-lander*. The name of the President of the Transvaal Republic is written *Kruger* (more properly *Kruuger*), but it is neither sounded as *Kroojer* nor *Krowger*, but—as near as can be indicated—*Kree-er*. The word *Transvaal* is, literally, "across the yellow" (or yellowish-brown) river. *Rand*, short for *Witwatersrand*, is pronounced as if spelt *rant*. The word *veld*—the final "t" is sometimes added—means field or common, and is pronounced "felt."

Kopje—a hillock, or piece of rising ground—is neither *kop-jay* nor *kop-jee*, but *koppy*. *Dr. Leyds'* patronymic is pronounced *Lides*. The Boer Parliament House is called the *Raadzaal*, and the Parliament the *Volksraad*, the "v" being sounded like "f." *Berg* is mountain, the plural being formed by the addition of "en" after the "g." A drift is a ford,

and a *dorp* a town, or village. Thus we have *Krugersdorp*, *Leydsdorp*, etc.

Stad also means town; and *winkle*—pronounced *vinkle*—a store, where almost everything is sold. *Fontein*, as the name implies, means spring, and *krantz*, a cliff or precipice, *Bascheveld* (pronounced *bushfelt*) is an open plain covered with bush. To *trek* is to travel; *voortrekkers* meaning pioneers.

A *viel* (*flay*) is a pool of water, mostly formed in the rainy season. *Rooninek* is the term of contempt applied to Britishers, and means "red-neck"; it is not infrequently prefixed by the adjective "*verdomde*" (*ferdomdy*). *Rooibaatjas* is Cape Dutch for "*Tommy Atkins*," or redcoats. A steep (pronounced *stoop*) is a raised platform in front of a house—something like a *verandah*—on which the Boer loves to take his weed.

Vrouw—meaning housewife—is pronounced "frow." *Slim*—often applied to General *Piet Joubert*—is cunning, or artful, or, slangingly speaking, "fly." "*Kerel*" is chap, or fellow. *Baas*—pronounced so—is master, and *baas op*, boss up. To *inspan* is to harness, or tether, horses or cattle; to *uitspan* is to unharness. *Uitspan* is also applied to the resting place of the animals. *Oorlog* is war.—*London Daily Mail*.

The Progress of The Sun Life Assurance Company of Canada,

1873 = 1898.

YEAR.	INCOME.		ASSETS.		ASSURANCES IN FORCE.
1873 .. \$	51,574	26 .. \$	129,959	97 .. \$	1,614,300 00
1878 ..	126,635	63 ..	349,525	60 ..	3,369,683 43
1883 ..	274,865	50 ..	735,940	10 ..	6,779,565 74
1888 ..	525,273	58 ..	1,536,816	21 ..	11,931,316 21
1893 ..	1,240,483	12 ..	4,001,776	90 ..	27,799,756 51
1898 ..	2,327,913	60 ..	8,231,911	81 ..	49,693,405 65



The Sun Life Assurance Company of Canada.

HEAD OFFICE, - - MONTREAL.

Directors.

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Chief Medical Officer.

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

Secretary and Actuary.

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

Superintendent of Agencies.

JAMES C. TORV.