

BAHAMA NUMBER--DOUBLE ISSUE

# SUNSHINE

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IN THE BAHAMAS.—COCOANUT TREE IN FULL BEARING.

# SUNSHINE

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A. M. MACKAY, *Editor.*

SUNSHINE						
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HEAD OFFICE BUILDINGS

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## Canada's Proposed Ocean Province— The Bahamas.

Canadians have of late heard much of the Bahamas, and desire to know still more. The resolutions passed by the Legislature of that ancient colony, favoring union with the Dominion, have evoked the most lively interest among our people, who already begin to look upon the Islanders as fellow Canadians, and wish to give them the heartiest of welcomes. That this number of SUNSHINE should be devoted so largely to this timely subject is but fitting, and our policyholders will, we feel sure, be specially interested in view of the fact that our own managing-director has been such a prominent figure in the recent history-making events.

Canadians are now faced with one of the most important problems which they have had to consider since Canada became a nation. Those who desire to know the history and merits of this great movement will find the two addresses given by Mr. Macaulay, which we print elsewhere, both instructive and interesting. They deal with the question from the Bahamian and Canadian standpoints respectively. Both will repay careful study. Mr. Macaulay believes enthusiastically that this union would be beneficial to Canada, to the Bahamas, and to the Empire, and he asks us to express the hope that those of our representatives and policyholders who agree with him will use their influence to help the cause forward.

### Education.

A poor man with a liberal education is richer than his millionaire neighbour without one.

Shakespeare said "Knowledge is the wing wherewith we fly to heaven," by which we understand him to mean that a well-educated man has power to rise above the discouragements and difficulties of his life.

How important it is then that parents, after they have first provided the necessities of life for their children, should concentrate their efforts upon providing them with a thorough education. A college course, if it is accessible at all, should be the aim of every parent in the equipment of his child; for, other things being equal, the man with a college course behind him has a tremendous advantage over his competitors.

It is as true of individuals as it is of nations that the illiterate die. The "dying nations" are the illiterate ones, while those races that hold the foremost place in the world are those in which the intellect is most cultivated and is most unfettered.

And apart from its utility in business and social life an education is a source of purest pleasure, for the happiness of a man really consists in the number and variety, beauty and truth of the thoughts that are flowing through his mind, and it is necessary that the mind should be educated in order that such currents of thought may flow.

The Sun Life Assurance Company of Canada, feeling the necessity of providing an education for the children of policyholders, has introduced what is known as *The Educational Endowment policy*, and this policy is issued on such conditions as to make it very attractive from the standpoint of one who is seeking to provide an education for his children. Under the provisions of this policy

the parent pays the premium until his child reaches a specified age. In the case of the death of the parent no further premiums are payable, and in the event of the death of the child the premiums paid will be returned.

Another condition of the policy is, that after three or more premiums have been remitted a paid-up policy, without profits, may be taken, for a proportionate amount of the full sum assured corresponding to the number of complete annual premiums paid. The policies on this plan will be issued on the life of any child up to the age of sixteen years.

Still another attractive feature about the Sun Life Educational Endowment policy is that the amount of the policy may be distributed over a number of years according to the requirements of the child when at school or college. For instance, instead of paying down a lump sum of \$1,000 when the specified age is reached, the Company will make two annual payments of \$508.00, three annual payments of \$344.00, ten annual instalments of \$116.00 or twenty annual instalments of \$68.00 each, and so on for any intermediate number of years, so that the payment can be exactly adapted to the length of the school or college course which is planned.

The Educational Endowment policy makes possible the early provision of a substantial sum for a priceless object. A man may leave his child a million dollars and it can easily be dissipated or lost, but a man who gives his child a good education gives him something that no catastrophe can take away. To a great extent a cultivated mind renders the luxuries which the rich enjoy unnecessary. The wealth of the educated man is a thing that cannot be taken from him.

Ask your agent to quote rates on the Educational Endowment policy.

## The Bahamas and Canada.

### The Canadian View Point.

MR. MACAULAY'S ADDRESS BEFORE THE CANADIAN CLUB, Montreal, April 3rd, 1911.

Mr. Chairman and gentlemen of the Canadian Club,—I have accepted with the utmost pleasure the invitation to address you to-day, for I appreciate the opportunity to discuss with such a representative body of business men one of the most interesting and important propositions which we Canadians have had to consider since we became a nation. My subject is "The Bahama Islands and their relation to our Dominion."

The Bahamas are a group of over two hundred islands, with a total area of about 5,450 square miles. About twenty of the larger islands are inhabited, though the settlements are but sparse. Their resources are as yet imperfectly developed. The total population is but 65,000, mostly colored.

The products include tropical fruits, such as grape-fruit, oranges, pineapples, cocoanuts, etc. Most of our winter tomatoes come from there. They also produce sisal fibre, which is used in the manufacture of binder twine and rope. The islands are the centre of the largest sponge fishery in the world.

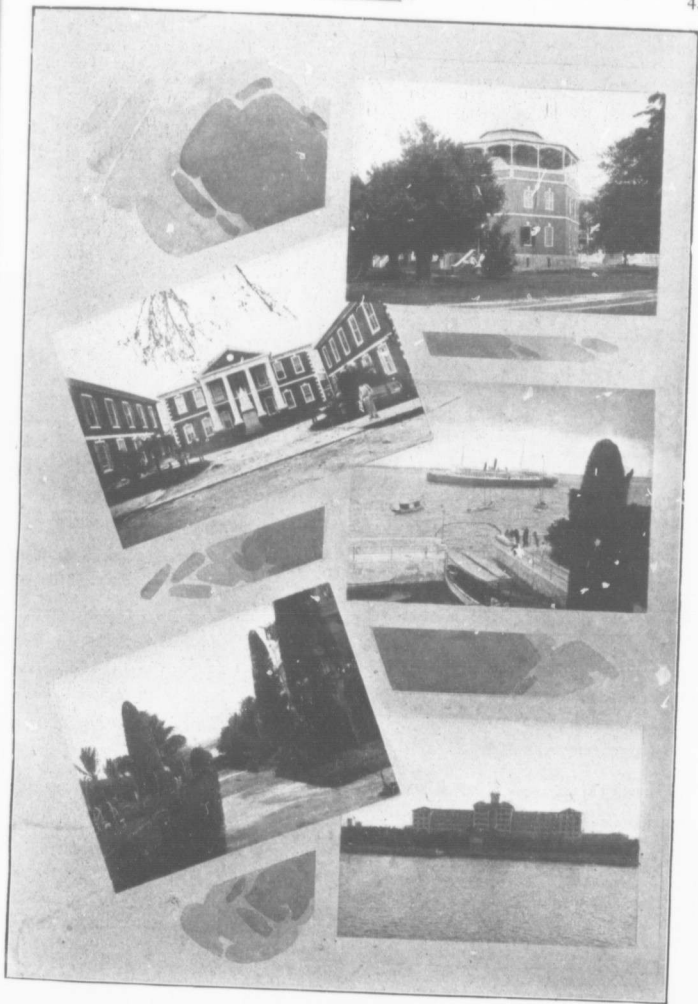
The islands have had a very interesting history. It was on one of them, Watling's Island, that Columbus first landed, so that if we receive them into our Confederation, Canada will possess the spot on the North American continent with the most ancient historical associations. Later the islands became resorts of the buccaners and pirates. Their intricate channels and numerous reefs rendered them an ideal refuge for these desperadoes. Later still, during the Civil War, they became the headquarters of the blockade runners, and the wrecks of some of these vessels are to be seen to this day piled up on the beach.

And finally the Legislature of the Bahamas has lately taken a step which may go down to history as one of the most important in the records of the British Empire. They have shown breadth of view and wisdom, by inviting the Canadian Government to a conference to consider the question of union with the Dominion, a step which may have far-reaching and most beneficial consequences, not merely for the islands and for Canada, but for the Empire.

You may, perhaps, be interested to know something of the agitation which has led up to this invitation. I ask your pardon for introducing the personal element, but it is necessary. Last January a party of friends went from Montreal on a pleasure trip to the islands. We naturally discussed the political and commercial conditions of the islands, and the desirability and feasibility of their admission to our Confederation grew on us. When we reached the islands we each took occasion, as opportunity presented, to tell our Bahama friends how much better off they would be as a Province of Canada. The suggestion met with a favor which surprised ourselves. Finally a public meeting was called in St. Andrew's Hall, which was crowded to the doors. Statecrafts have appeared in some of our papers here that there were 20,000 persons present, but that of course is absurd. I do not know how many were present, but I do know that the meeting was large, representative and enthusiastic. The Legislature cut its session short in order to attend, but when the members arrived they had to be satisfied with standing room. A resolution favoring union with the Dominion was carried with but two dissenting votes, and a committee of ways and means, consisting of six members of the legislature was appointed to carry the resolution into effect. This action was confirmed at a second meeting a week later. The matter in due course was brought up in the Legislature, and after full discussion, the motion passed the Lower House by a vote of twenty-two to five. Later it passed the Upper House unanimously, and the deed was done! In this connection I wish to say that there is one man to whom this movement owes a very great deal, and but for whose co-operation success would not have been achieved. That man is Mr. DeLery Macdonald, of Rigaud, whom I now have the pleasure of presenting to you. (Applause.) He worked continuously and enthusiastically, and he deserves the hearty appreciation which you have just shown.

Now for what reasons do we advocate this measure? I need not dwell here on the advantages to the Bahamas. What most concerns us are the advantages to Canada.

In the first place Nassau is an ideal winter resort. It has a delightful winter climate. There is the grandest of surf bathing, in water of about seventy-three degrees at the time when our own shores are ice-bound. If I were to speak to you of the fishing, I would certainly detain you too long, for I had the most glorious



IN THE BAHAMAS.

PARLIAMENT BUILDING, NASSAU,  
SHOWING THE STATUE OF QUEEN VICTORIA.  
HOTEL GARDEN, NASSAU.

PUBLIC LIBRARY, NASSAU.  
NASSAU HARBOR.  
COLONIAL HOTEL, NASSAU.

deep-sea fishing of my life. The brilliant colors and large size of some of the fish I can never forget. To vary the monotony, you can, if you desire, go shark fishing—and all this in the most delightful surroundings. Around you are the most glorious tints of blue and green water that ever eye beheld, while on shore are the graceful waving palm trees. To cap all, you have that indescribable home feeling which comes from the knowledge that you are under the Union Jack. (Applause.)

These islands lie off the coast of Florida. The United States would be only too glad to annex them to that State. But why should all the good things go to Uncle Sam? Why should we not round out our Dominion by making these islands our Canadian Florida? (Applause.)

Now let us turn from pleasure to business. What would be the commercial effect? The addition of these islands would extend our market for agricultural products and manufactured articles. They import hay, oats, butter, cheese, flour, and an extended list of general manufactures. They are a southern country, and therefore complementary to us. They produce what we require, and we produce what they require. You have there the basis for mutually satisfactory and profitable trade, and, gentlemen, if we were to extend this proposed arrangement so as to include all the British islands, the volume to which that trade would grow can hardly be imagined. It would mean growth and prosperity in the highest degree for all our manufacturing interests. At present the Bahamas, and to a large extent all the islands, are commercially tributary to New York. Why should we not make them tributary to Montreal instead? (Applause.)

In this connection there is a very important fact to remember. Who can to-day fully realize the effect which the opening of the Panama Canal will have? It will revolutionize the ocean trade routes of the world. All the concentrated trade between the Eastern ports of the United States and Canada, and Eastern Asia, Australia, Western South America, the Pacific States and even British Columbia, will come through the Canal and up past Florida. Now, note the position of the Bahamas. They are on the direct line of all this vast traffic. They would be valuable to us even now, but who can measure their value after the canal shall have been opened? We would want them as a half-way stopping point, probably a coaling station, for our vessels. They would also provide a station where our navy could winter while our

northern ports are icebound. The value of the islands to us now would be great; but their value in the future would be greater. We need the Bahamas. I believe we can make satisfactory arrangements to include all the British islands, but even those who may not be quite clear as yet on that point, must surely see that the Bahamas, at least, will be almost necessary to us.

It has been announced in the papers that the Canadian Pacific Railway intends, in 1913, to transfer its Pacific Empresses to the West Indian routes. What it will mean to have such splendid vessels as the "Empress of India," "Empress of China" and "Empress of Japan" plying between our ports and the Islands, can hardly be imagined. If we can but have absolutely free trade between the British Islands and the Dominion, such as exists between our different provinces, the volume of tourist traffic and of trade which will result will be enormous.

But you ask, can not all these advantages be obtained by a mere trade arrangement, without the admission of the islands as a province? Reflection will show that this is impossible. Suppose that we had absolute freedom of trade between Canada and the islands; suppose further, that Canada was able to supply everything they require to import; what would be the result? Like most countries, their government relies upon its tariff as its principal source of revenue. If they had free trade with Canada, and we supplied all their imports, that revenue would be abolished, and the colony would become bankrupt. Gentlemen, there is no way in which we can get the full advantage of trade with them except by admitting them as an integral part of the Dominion, so that they may take their place as one of our provinces. This would also solve their revenue problem, for while our government would then take over their customs revenue, it would relieve them of such of their present expenses as the Dominion assumes in the case of all other provinces. Admission as a province, and that only, provides a satisfactory solution.

But, I will be asked, would the Bahamas be a really desirable addition to our Dominion from other than the commercial point of view? I certainly think so, and I will give you some points to consider. Firstly, they are English-speaking; not Spanish, like Cuba and Porto Rico. They are in thorough sympathy with British ideals and British standards. They are accustomed to representative institutions. They have long had their own elected legislative as-



IN THE BAHAMAS.

HIS EXCELLENCY SIR WILLIAM GREY-WILSON, K.C.M.G.,  
Governor of the Bahamas.

sembly. Their banking business is already largely done with Canadian banks, the Royal Bank having a branch at Nassau. Canadian bank bills pass freely at par. It was a pleasant surprise to me to find that I need not change my money into American currency. (Applause.) They place their life assurance with our Canadian companies. The better classes send their children to Canadian schools for higher education. They come to Canada for their holidays, and when they travel to England they do so by way of Montreal. They are already in sympathy with us. They are intensely loyal, and they would fit in with our Canadian institutions admirably from the very first.

A remark made to me by Hon. J. P. Sands, the leader of the Government, may interest you. He said: "We prefer to deal with Canadians rather than with Americans, other things being equal." Why? "Well, Mr. Macaulay, we are under the same flag. That creates a sort of—well, I can only describe it as a sort of free-masonry. You belong to us, and we belong

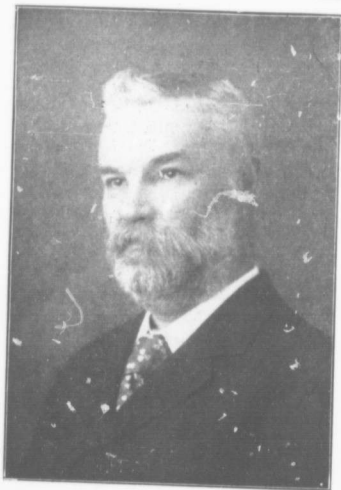
to you." (Applause.) Gentlemen, will not these people make good Canadians? They are already accustomed to sing with heart and soul "God Save the King," and lately, when saying good-bye to Mr. Macdonald, for the first time in their history the band played "The Maple Leaf," and gentlemen, I myself have received a request for copies of the song "Oh, Canada." (Applause.)

But you ask, how about the race problem? If you mean a problem such as they have in the Southern States, there is none. It has been solved already. I am told that there has never been an outrage or a lynching in the history of the Colony. There is no attempt to keep the colored people under. There is no color line. As an illustration, I might say that I was present at the Episcopal Cathedral at a service attended by the Governor himself, and the collection was taken up by six gentlemen—four white and two colored. The congregation was one-third colored, and two-thirds white. The races live in perfect harmony. Of the twenty-nine elected members of the Lower House, twenty-five are white and but four colored, although the colored population is in the overwhelming majority. The colored people are proud of their standing as British subjects, and are loyal to a man. They consider that they owe their freedom from the race difficulties of the Southern States to the British Government, (applause) and I was told again and again that not one colored man in the whole of the islands would vote for annexation to the United States. I may illustrate their feeling by repeating the remark of a stenographer of colored blood who did some work for me. She said: "Mr. Macaulay, I do so hope that this agitation will succeed, and that the islands will be admitted to Canada, but (very solemnly), if it were a question of annexation to the United States, I would rather that a hurricane would pass over the islands and blot them out of existence, than have all the race troubles they have in the Southern States introduced here." That gives you the key to their attitude.

Another point to note is, that the colored people of the whole of the West Indian Islands are, I think, on the average much superior to those of the Southern States. They have men of decided ability and influence in their ranks. I could give striking instances, but time forbids.

I do not claim that there are not difficulties to be considered, serious difficulties, but I myself am convinced that a thoroughly safe, fair and satisfactory solution can be found at every point.

But, gentlemen, all these considerations are



MR. T. B. MACAULAY,  
Managing-Director, Sun Life of Canada.

to my mind of decidedly minor importance compared to the great effects which such a union would have upon our national life. Not only would it broaden our manufacturing field, not only would it make our people more prosperous, but it would increase the importance of the Dominion among the nations of the world. It would develop a greater and grander Canada. In fact, I almost believe that it would make us Canadians hold our heads an inch higher when talking with people of other lands. (Laughter and applause.) You may say this is mere national sentiment, and it is, but national sentiment and national pride count for a great deal! As Canadians, this cannot but appeal to us strongly.

But, gentlemen, after all, it is the British aspect which overshadows every other. It would be a long step in the working out of the destiny of Canada, and the destiny of our Empire. What is Canada's destiny? We have passed the old colonial days, and have now attained young manhood. Does that mean that we should break loose from the mother who has nursed and cared for us in our days of weakness? A thousand times no! (Applause.) What then? I see before me a vision of a great alliance—a

great partnership, so to speak, of five great nations—Great Britain, Canada, Australia, South Africa and India—five partners, each supreme in her own sphere, but each united to the other by the strongest ties of mutual interest, and of mutual love and common loyalty to our Mother Land and to our King. (Applause.) Gentlemen, it is our privilege and pride to be able to be one of the five partners that go to make up the great world-firm of John Bull & Sons. (Applause.) Everything that tends to enlarge and strengthen Canada as one of the partners, enlarges and strengthens the great consolidation to which all five belong. Canada's destiny is great and glorious. I know nothing that will help us to catch the vision of that grand destiny better than to have interests outside of our own boundaries. We must cease to think provincially; we must think imperially. We are a great nation and it is time we realized it. We must step forward. That very stepping forward will itself solve many of our imperial problems for us. For example, the need of a substantial fleet to properly protect the routes which our great and growing trade will follow, will be self-evident, and that navy, gentlemen, will be one worthy of Canada, worthy of the greater Canada which we will then be, worthy of us as one of the five partners in the great firm, and capable I hope of doing effective service if need should unhappily arise.

Then again, every thoughtful man knows that our Empire suffers from lack of cohesion. Small, isolated, weak colonies, like the Bahama Islands, so far from being a source of strength to the Empire, need protection. They may be compared to a number of loose sticks, any one of which could be easily broken. But if these be firmly bound up with something greater and stronger, such as Canada, not merely do the small units receive strength from the greater, but to some extent they also add to the united strength. Anything that tends to utilize the weak outlying portions of the Empire is a step in the direction of that consolidation which is so much needed, and one in which all Britons should rejoice.

But, gentlemen, I look on this measure as but the beginning of a great movement, that will have vast and beneficent consequences to our Empire. The movement is already far advanced and still advancing. Of the three parties whose consent is needed, one, the Bahamas, has already acted—they have invited us to a conference. The second is Canada, and I can tell you that our government is considering the





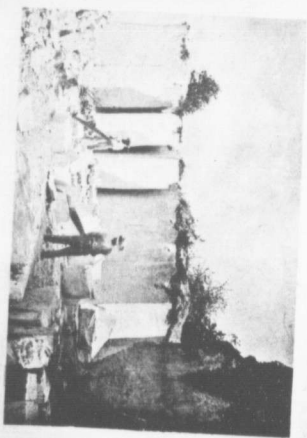
HAVANA GROVE, NASSAU.  
COCONUT PALMS, FORT CHARLOTTE IN DISTANCE.



IN THE BAHAMAS



STONE QUARRY, NASSAU, N. P.  
GOVERNOR'S HARBOUR, ELEUTERA.



matter carefully and sympathetically. Canada is falling into line, or I am much mistaken. The third party is Great Britain, and there the matter will be discussed informally at the forthcoming Imperial Conference. Success I believe is in sight, and I hope the time is not distant when we Canadians will welcome to our ranks a new "Ocean Province," and when loyal Britons around the world will realize that another step forward has been taken in the development of our beloved Empire.



## Canada and the Bahamas.

### From the Bahama View Point.

#### Union With Canada.

The Great Public Meeting at Nassau,  
February 20th, 1911.

(Condensed from the Nassau Guardian and Nassau Tribune.)

The great citizens' meeting, held on Monday evening, in St. Andrew's Hall, to introduce the proposition of Union with Canada, was an historic event of the very greatest importance to this colony and its people. The Hall was filled with an enthusiastic and representative audience.

Dr. G. H. Johnson, M.L.A., was called to the chair and was supported on the platform by Messrs. A. DeLéry Macdonald, Mayor of Rigaud, Quebec; T. B. Macaulay, of Montreal; Judge Macintyre, of Whitby, Ont.; Messrs. Chas. S. Rae, Lorenzo G. Brice, M.L.A.; Rev. H. R. Browne, George M. Cole, M.L.A.; George R. Evans, M.L.A.; Ernest L. Bowen, M.L.A.; and H. F. Armbrister, M.L.A.

After some opening remarks the Chairman introduced Mr. DeLéry Macdonald.

Mr. Macdonald at the outset stated that any action on the part of himself or Mr. Macaulay was purely personal. They were not sent for the purpose of making the proposal, for it had only occurred to them after they had seen the undeveloped resources of the Bahamas. There was a growing desire in Canada to secure the trade of the West Indies, and the position of the Bahamas would rapidly improve if they became a sister province. In answer to the question which had been put to him as to whether Canada would consent to such a proposal he would say that he was convinced that the Canadian Government would receive the Bahamas with open arms. As to the machinery of government—all federal works would fall on the

Federal Government. The customs and post-office revenue would be surrendered to the Federal Government and in return the Bahamas would receive an allowance from federal funds. All legislation as to schools and local matters would remain in the hands of their own government, and their autonomy as a province would remain absolute. The appointment of the Royal Commission on trade relations between Canada and the West Indies was proof that Canada desired the West Indian trade. Even if reciprocity were to take place provision would still have to be made for transportation. It had just been announced that the Canadian Pacific Company proposed to run their "Empress" steamers to Bermuda and Jamaica and establish hotels there, but if the Bahamas became a province of Canada they would surely come into that scheme. He did not desire to take much of their time, since Mr. Macaulay would deal with the whole question at length.

The Chairman—The next speaker holds a high position in the financial world of Canada. I have much pleasure in introducing Mr. T. B. Macaulay, of Montreal, the Managing-Director of the Sun Life Assurance Co. of Canada.

Mr. Macaulay—Mr. Chairman: I desire first to express my deep appreciation of the privilege of discussing this intensely important subject with the people of the Bahamas.

The fact that you realize its great importance is shown by the size of this splendid gathering and by its representative character.

Our subject has been announced as the "annexation of the Bahama Islands to the Dominion of Canada." One gentleman with whom I talked preferred "Absorption," but for myself I do not like either of those words. They do not properly express the idea.

The proposition which you are to consider is hardly either "absorption" or "annexation." The question is whether you are willing to enter into a partnership; a partnership on absolutely equal terms with every other partner; a partnership in which you would be a province on precisely the same terms as Ontario, Quebec, or any other province; a partnership in which you would have absolute control of your local affairs and at the same time have the advantages of being associated with what we, as Canadians, are proud to say is the most rapidly growing country in the world. (Applause.) I will refer to a few points in regard to which I think your position would be vastly improved by partnership with Canada. Let us first consider the question of trade. Now, Mr. Chairman, trade

ARCHIVES  
 P. 11 A  
 Province de Québec

MOONLIGHT, NASSAU HARBOR.  
 FLAGLER'S POINT, EAST END OF NASSAU HARBOR.



IN THE BAHAMAS.  
 BAHAMAS GENERAL HOSPITAL, NASSAU, N.P.



COCONUT GROVE, ON ISLAND NEAR NASSAU.  
 ENVIRONS OF NASSAU.



is a question which concerns the gentlemen and therefore I am going to speak primarily to them, though of course, it is a matter which concerns the ladies too, for if trade be bad, the ladies know it, as well as the gentlemen. (Laughter.) What would Annexation—or Union with Canada—do in the way of improving your trade? I do not need to dwell upon the conditions in which you at present are. You yourselves know them. You are familiar enough with that aspect of the question. The question is "Can we in Canada do anything to help you?" Your position is one that appeals to us very strongly. It draws out our sympathy, for we have been in times past, in the same condition. There was a time when we too suffered from the loss of our natural markets by the imposition of American custom charges. We, however, have faced our difficulties; we have fought them through, and now we are highly prosperous. Can we help you? I think we can. I think too that you can help us. You grow products that we require, while on the other hand we grow and manufacture things that you require.

If the reciprocity arrangement between Canada and the United States goes into effect, and, I feel reasonably sure that it will, we will be in a peculiarly favorable position for helping you. We will no longer be able to give you any special advantages in our own markets, on articles that will be on the free list, but, on the other hand, we will be able to do even better for you. We will be able to open for you the doors of the American markets which are at present closed to your fruits. (Great applause.) This advantage, however, we can only extend to you if you are an integral part of the Dominion.

One of the conditions of that reciprocity arrangement is that fruit, and agricultural products of almost every kind in their natural, unmanufactured forms, shall be exchanged with absolute freedom between the two countries. If you were a province of Canada, and reciprocity were in force, it is true that you would only have such portion of our own Dominion market for your fruits, as you would be able to secure in competition with California and Florida; but would not absolutely free access to the great markets of the United States, be even more valuable? (Applause.) Other results would naturally flow from your admission to the Canadian Confederation. Why should you not have local industries right here? Why should you not manufacture here such things as marmalade, pineapple preserves, and the like? At present such enterprises would not have

a bright outlook. Their output would have to contend with the heavy tariff of the United States, and with the moderate, but still heavy, tariff of Canada; and even as regards England they would be handicapped by the distance and heavy freight, and would have to compete with the large and long established industries in the motherland and in Spain. If, however, you were a part of the Dominion of Canada, the tariff of Canada, instead of being your enemy would be your friend; instead of being a handicap it would become a preference. Your marmalade and jams would have free access to the markets of the great and growing Dominion.

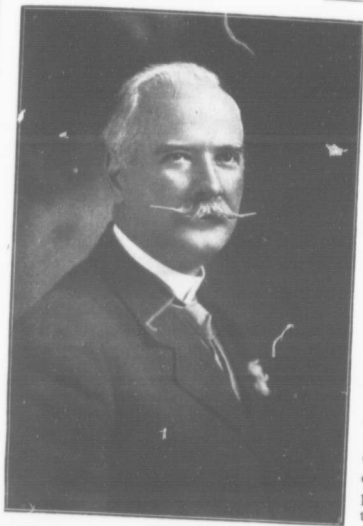
Then, too, why should you not have rope-works for the manufacture of your sisal into binder twine and such kinds of rope as it is suitable for? Canada could supply you a market.

I beg the pardon of the ladies if I refer to another industry which would be entirely natural to this locality and which I think could be developed to large proportions. I refer to the manufacture of cigars. All smokers claim that cigars made in the North, even from the finest quality of tobacco, do not have the flavor of those made in Havana and thereabout. Smokers in the North are willing to pay very much higher prices for Havana cigars. Such cigars, when imported into the United States or Canada, have to pay an exceptionally heavy duty. In order to escape that duty very large factories have been established in Key West, since cigars manufactured there from Cuban tobacco retain their high flavor. Why should not Nassau, become the Key West of Canada? It could, if the Bahamas were a part of the Dominion.

These are but samples of the industrial and manufacturing advantages which you could secure by throwing in your lot with us.

But, you will say, could not these advantages be obtained by an arrangement for reciprocity with Canada without going so far as actual Union? No! for several reasons. In the first place we would not have it in our power to unlock the doors of the United States markets for you. The reciprocity arrangement would apply to Canada—to every part of Canada—but not to outside countries or colonies with which we might make treaties. We would reap the full benefits of reciprocity, but you would be left out in the cold.

But again, if you did have reciprocity with Canada, how would your governmental revenue be affected? Suppose that Canada were able to supply you with all the imports you require,



IN THE BAHAMAS.  
MR. DELÉRY MACDONALD,  
Mayor of Rigaud, Que.

those imports would come in free of duty, and your customs revenue would disappear. How would you raise the money necessary to maintain your government? You could not do it. You would become bankrupt. Reciprocity with Canada would not solve your trade problem, and would ruin you financially. Political union with Canada would solve both your trade and financial problems.

Now, as Mr. Macdonald has pointed out, our Dominion government assumes the entire responsibility for all expenditure connected with trade and navigation. This would relieve you of your ship subsidies; also of all expenditures for the deepening of your harbor if that should be considered desirable. Then too, everything relating to the administration of justice, such as the salaries of your judges and the maintenance of jails, would be a Dominion affair. So also with the post office; the army and navy; the collection of customs and of other Dominion revenues. You would transfer to the Dominion your revenue from customs, excise and post office, but on the other hand you as a province

would be relieved of a tremendous amount of expenditure for which you are now responsible. In a parenthesis I may here say that the transfer of these departments to the Dominion would not mean that persons who are at present employed by the Bahamas' government would lose their positions. Not at all. The only difference would be that when their next month's salary would become payable, instead of receiving it from the Bahamas' government, it would come from the Dominion of Canada.

But, you ask, how will we be able to meet even our reduced expense? We will have no customs, no excise, no revenue from the post office; what will we do? Now, gentlemen, while that is a serious problem it is not a new one. That same problem had to be faced when the union of the provinces which now form the Dominion was being discussed in the early sixties. Some of the brightest minds of Canada gave it their best consideration at that time, and they found a solution which is now embodied in the British North America Act, the basis of Confederation. Out of the revenue collected by the Dominion every province receives an annual subsidy proportionate to its size. This amount is paid over to the provincial treasurers for provincial purposes. It is the absolute property of the local governments and available for local purposes of any description according to the judgment of the local legislatures. This annual subsidy, combined with the sources of revenue which would still remain to you, should enable you to face your provincial expenditures, greatly reduced in the way I have explained, with entire complacency.

Now, gentlemen, the question may be asked, where then does the advantage to Canada come in? I do not claim that from a dollars and cents standpoint there is any fortune in it for the Canadian government. You can, however, see that it would be an advantage to our farmers and manufacturers to have their markets extended. This point you will appreciate and on it I need not dwell.

There is, however, something more to be considered than mere dollars and cents. Canada, I am glad to say is rich, prosperous and rapidly growing. We do not need or want to hold the penny so close to our eye that we can see nothing else. I am a Canadian, proud of Canada, proud of her progress, proud of her greatness. (Applause.) Anything that adds to her greatness, anything that increases her importance, anything that aids in her development, appeals to my national senti-

ment. Dollars and cents have to be considered, but dollars and cents are not everything. Viewed in one way, the addition of the Bahamas to Canada would be a small thing; in another way it would be a very great thing. It would be a long step forward in the path of our national manhood and importance, and, gentlemen, I, and I think most Canadians, would hold our heads just a trifle higher! (Laughter and applause.) You may say that this is mere sentiment, mere national pride. It is; but sentiment and national pride count for a great deal.

I can, however, imagine some one now saying: "He is looking at this matter from a purely Canadian standpoint. How about the interests of the Empire? Would not the Bahamas weaken the bond which ties them to the motherland they love so well? We have been told that the reciprocity agreement with the United States shows that Canada is drifting just a little out of the Empire and just a little closer to the United States."

Now, gentlemen, I will tell you how I look at this question. And that you may understand my attitude, I will tell you what I am. I am a Scotch Canadian. While I am proud of the land of my birth I am proud also of the Scotch blood that flows in my veins. (Applause.) I am more than that, I am a Briton! And proud of it! (Applause.)

And I am more even than that; I am an Imperialist. (Applause.) I am proud of our Empire, and jealous of its interests. (Applause.) If you can show me that this reciprocity agreement will tend, to even a small extent, to break up our Empire, gentlemen, I do not want it; we Canadians do not want it. I have said that there are some things of more importance than dollars and cents; and, gentlemen, loyalty to our Empire and devotion to its interests is one of those things. (Applause.) Some people, however, fear that, without our fully realizing the fact, this reciprocity agreement may be the entering in of a wedge that may in time gradually push us out. I myself approached that question with fear. I confess I was afraid of the treaty. I wondered whether it might not have some effect along the line suggested. But, gentlemen, after looking carefully into it, my fears have vanished. (Applause.) The basic principle of the agreement is that fruits in their natural state, and many agricultural products, such as grain, hay, cattle, horses, butter, lumber, etc., may be exchanged free of duty between the two countries. Do we import fruits, or agricultural products or timber, from England? How then

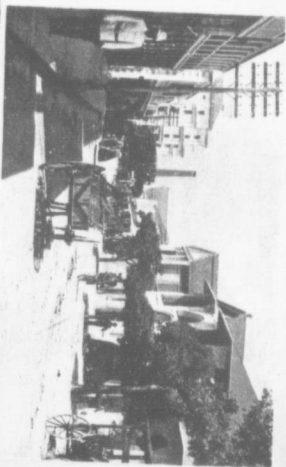
can this agreement seriously injure the mother country? Some of us even hope and believe that it may do her good, by acting as an illustration of the fact that a tariff can be used to extract better terms from other countries than would be possible without it.

But, you say, is it not true that up in Canada this reciprocity treaty is being fiercely attacked on the very ground that it is disloyal to the Empire and injurious to the mother land? That is true, gentlemen. But do not forget that you are viewing a game of politics. It is not surprising that the opposition should criticise an important government measure such as this. Neither is it surprising that they should use those arguments which they think will be most effectual and which they think will appeal most strongly to the public. I have told you that I myself am entirely convinced that there is not the very slightest danger to the Empire in this arrangement, and, on the contrary, I can see many ways in which it may ultimately prove to be highly beneficial to the Empire as a whole. I have no desire, however, to discuss Canadian politics at any length here. I would, however, draw attention to one striking conclusion which can, I think, be fairly drawn from this bitter discussion at Ottawa. Does it not show that the opposition realize that to make the charge of disloyalty is the most effective way of attacking the Canadian government that they can devise? And why? Simply because our people are so loyal that they are particularly open to an appeal on patriotic grounds. There must be a strong patriotic feeling in the hearts of our people or it could not be appealed to so confidently. The very strength and vigor of the appeal to our patriotism is a tribute to the strength and vigor of that patriotism itself. Gentlemen, please dismiss from your minds once and for all the idea that there is any danger to our Empire in that reciprocity treaty. If we thought there was any such danger, we Canadians would not want it. Please trust us. Rest assured that we are just as loyal to the Empire that we love, just as sensitive to its interests, as you yourselves are, and that I know is saying a great deal. (Applause.)

But now I will say a few words as to how this reciprocity arrangement came about at all. There was a time, as I have said, when we were in much the same position as that in which you now are. We had had a reciprocity treaty with the United States, but our American friends had repealed it. For a long time after that our condition was dis-



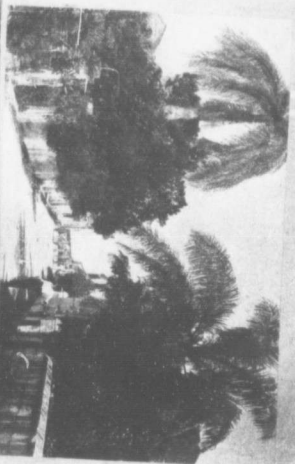
QUEEN'S STAIRCASE, NASSAU; CUT OUT OF SOLID CORAL ROCK.

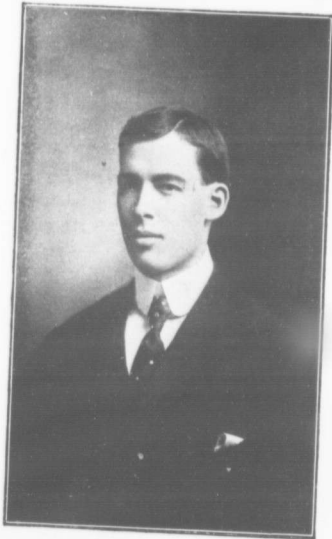


HAY STREET, NASSAU.



A NASSAU STREET.  
SUN-COTTON TREE, IN REAR OF POST OFFICE, NASSAU.





IN THE BAHAMAS  
MR. D. S. D. MOSELEY, M.L.A.,  
Nassau.

couraging. We came to believe that if we were able to export any article to the United States with profit to ourselves, we might expect to find that before long an additional tariff charge had been placed upon it. Naturally we wished for better trade relations with the United States, but we wished in vain. We sent deputation after deputation to Washington without success. If I remember aright the last was not even received by the President of that time. Do you wonder that Sir Wilfred Laurier said—"No more deputations to Washington! If we are ever to have reciprocity, Washington must come to Ottawa!" We were thrown on our own resources. We developed new markets. We prospered. Gradually the United States learned that Canada could do without her; that Canada could not be squeezed; that tariff war meant injury to both countries; and, gentlemen, Washington has come to Ottawa! Uncle Sam has seen the error of his ways and has extended the hand of tariff friendship. We have taken it. But does that mean disloyalty? Not at all! We in Canada wish to live in the closest possible

friendship with our great neighbor, the brother who is still a brother though he has left the mother's roof. We Canadians feel that the relations not merely of the Dominion but of our whole Empire with the United States cannot be too cordial. Canada wishes to be the closest and warmest of friends to the great American republic—a sister, if you will, but assuredly not a wife! Friendship? Yes, emphatically. Marriage? Decidedly no! (Laughter.)

Now, gentlemen, as I have said, the United States has learned that Canada is too large and too prosperous to be successfully squeezed in tariff matters. Cannot the Bahamas also learn a lesson from our experience—the lesson that you, as a small Colony, can never hope to negotiate on terms of equality with the United States? But, gentlemen, if you come into partnership with Canada, we can extend to you the advantages of that reciprocity arrangement which we, as a larger country, have at last been able to secure from them. (Applause.) And I may here add that you as a southern province, with products entirely different from those of the North, would help to round out the Dominion and make us even more independent in trade matters.

But now let us look at the matter from the strictly Imperial standpoint. Every thinking man knows that our Empire suffers from lack of cohesion. These isolated colonies suggest to me a number of small detached sticks. Any one could be broken with ease. Instead of being a strength to the Empire, they require protection. If, however, you tie one of these little sticks up with the larger one, Canada, it not merely becomes stronger by union with the larger one, but to the extent that if it has any strength at all it adds that strength to the larger one, so that both combined are stronger than either alone would be. (Applause.) Anything that binds together even a part of our Empire makes for the strength, not merely of one part, but of every part.

Another thought arises in this connection. The outlying Dominions and Colonies of the Empire need something more than bare increase of prosperity, wealth, trade and population. From the British point of view, what Canada, for example, most needs, is a fuller realization of her own importance and of the extent of her duty as a great and prosperous part of the Empire. I know of nothing that would more effectively broaden the views of our people, and make them realize their own importance, than the addition of a few outlying provinces, such



SPONGE FISHING BOATS, NASSAU, N. P.  
TRIMMING AND PACKING, SPONGERS NASSAU, N. P.

IN THE BAHAMAS  
SPONGE EXCHANGE, NASSAU, N. P.

SPONGE FLEET AND PART OF NASSAU HARBOUR.  
A SPONGE YARD, NASSAU.



as the Bahamas, and the development of a large sea borne trade with them, such as would certainly result. Our navy problem would solve itself. We would naturally wish to properly protect the routes which our growing trade would follow. The very increase in that trade, and in the importance of the country, would make self-evident the need of a substantial navy, one worthy of the Dominion and able to be of substantial assistance to the mother country in case of need.

By throwing in your lot with us you would, therefore, not merely share in and add to the importance of the Dominion, but you would also do a great service to the Empire. Furthermore, you would in this matter be doing much for yourselves. This is a case where the claims of loyalty and of self-interest pull in the one direction. Have you ever thought what the Canadian navy would mean to you? I am sorry to have to admit to you that at the present time the harbors of Montreal and Quebec are ice-bound. (Laughter.) Where are our ships to pass their winters? What would be more natural than for many of them at least to spend much of the winter months in your delightful climate, if you were a province of the Dominion, rather than in the cold North? What would be more natural than that, if Nassau were one of our own ports, it should become one of the southern stations for our fleet, with docks, coal yards and other facilities? What would this mean to the Bahamas? How can you measure the advantage that would come to you from the expenditures which would almost inevitably have to be made here?

These considerations will assume even greater importance after the Panama Canal shall have been opened. There will then be an immense sea borne trade by way of the canal between eastern Canada and our Pacific province, Eastern Asia and the western coast of South America.

The Bahamas will lie in the natural route of that great traffic and their suitability as a naval station will be much emphasized.

Would the Imperial government consent to the addition of the Bahamas to the Dominion? I, of course, do not know, but I think it would. I believe the British government would be just as much alive to the Imperial advantages as we are.

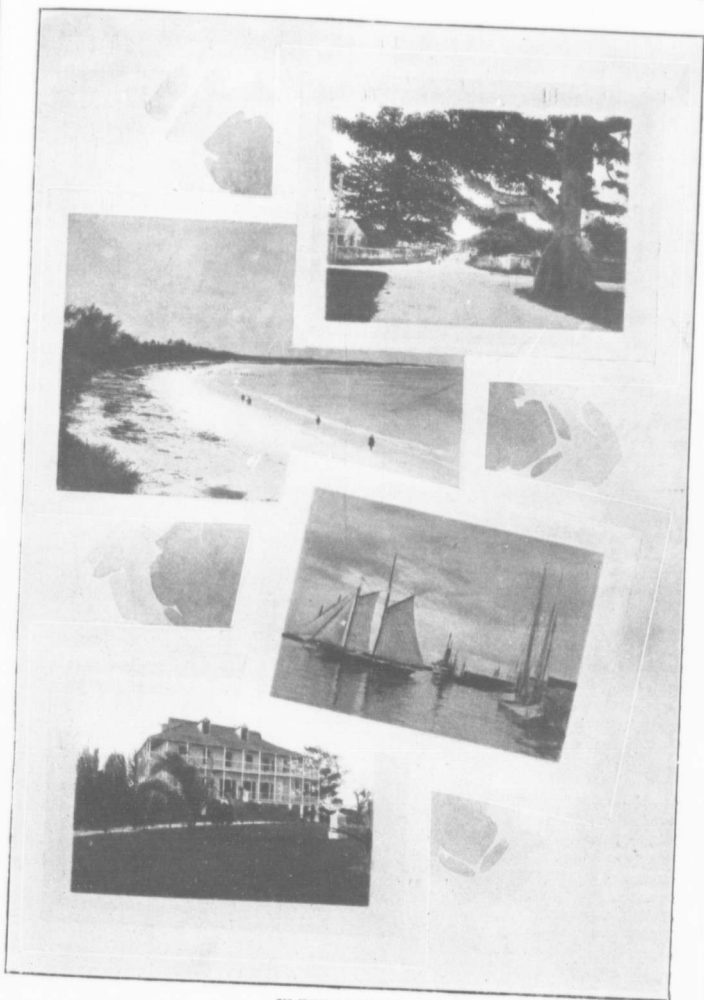
Let us pause for a moment now to consider your tourist traffic. As a province of the Dominion the Bahamas would, of course, be given a prominent position in our school geographies and our children would be told about you from their earliest days. What would be the result? People

naturally go to places about which they know something, and in which they are interested, especially when there are such delightful attractions as you have here. I see no reason why the Bahamas should not become the great winter resort for Canadian tourists. In short, I see no reason why you should not become, both as regards fruits and tourists, the Florida of Canada. (Applause.)

I have been asked to say something on the color question. I will merely state emphatically that in Canada there is no color line any more than there is in England. (Applause.) Your colored population would at all times be assured of absolutely fair and equal treatment. Such a thing as our Canadian people passing legislation in any way on color lines is unthinkable. You yourselves would be entitled to representation at Ottawa in proportion to your population. At present your proportion would be two members of the House and one Senator, and as you would grow in numbers your representation would increase.

Now, gentlemen, I have been asked by what authority Mr. Macdonald and I speak. It has been made clear to you that we are in no way inspired. By what authority then do I speak? By the authority which every British subject has to speak out on any matter which he believes to be for the good of the Empire! We saw an opportunity to benefit the Bahamas, to benefit Canada, and to benefit the Empire, and we have seized the opportunity. Have we done wrong. (No! No!) Would we not have done wrong had we not spoken? But now the opportunity which has to be seized is at your door. Do not let this agitation dissipate itself and come to naught. Act—not precipitately—but act!

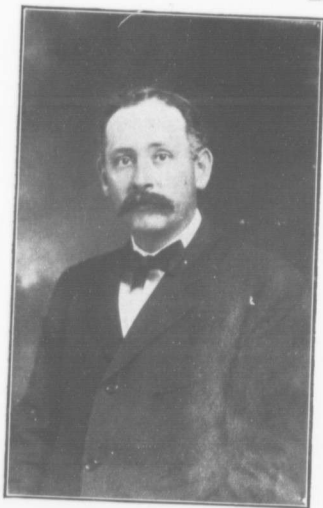
To-day, on Bay street, I overheard two gentlemen talking. One said that to him the real question was "Does Canada want us?" Now does Canada want you? Frankly I do not know. Our people may need education on the subject. I am, however, very hopeful. It is at least worth asking. And I will give you a suggestion or two. If a young fellow begins to cast serious eyes at some particularly nice young lady, what does he do? Does he sit down in a corner and never speak to her, merely putting his finger in his mouth and saying to himself—"I wonder if she would have me?" (Laughter.) If he did nothing more than that he might never know to the end of his days. Or does he go to the other extreme and though he hardly knows her rush up and blurt out "Will you marry me?" (Laughter.) If he did that he might get a



IN THE BAHAMAS.

BATHING BEACH, NASSAU.  
RESIDENCE OF MR. SIMPSON (TORONTO), NASSAU.

CROSS ROADS, FOX HILL.  
HARBOR SCENE, NASSAU.



IN THE BAHAMAS.

MR. W. J. PINDER, M. L. A.,  
Sponge Merchant, Shipowner, Agent Sun Life  
Assurance Company of Canada, Nassau.

refusal simply because it was "too sudden"—because the lady did not know him. What does he do? He begins to talk to her! He makes love to her! (Laughter.) And that is my advice to you. Don't sit still and do nothing; but don't throw yourself at Canada's head either. But begin to talk to the Dominion. Make love to our government! And while I cannot tell you what the answer will be, I really do think that if you are wise and tactful, that answer will be, Yes! (Applause.)

Mr. Nicholson, of Winnipeg, spoke in favor of the proposition, giving interesting information as to the resources of the North West Territories, the consumption of binder twine and other matters.

The following resolution was moved by Mr. Geo. M. Cole, M.L.A., seconded by Mr. C. S. Rae, and carried by a standing vote, amid great enthusiasm, there being but two dissenting votes.

Whereas: It is desirable that every means should be adopted whereby the welfare and prosperity of the Bahamas may be increased.

And whereas: The varied and valuable pro-

ducts of these islands might be marketed on more favorable terms and conditions than those which now exist, if these islands were part of the Canadian Confederation. Resolved: That the Legislature of this Colony be respectfully requested to ascertain if the Dominion of Canada would entertain a proposal for the union of the Bahamas to the Confederation, and if so, under what terms and conditions.

Mr. S. A. Dillet supported the resolution.

The following resolution was also adopted:

Resolved: That a Committee of Ways and Means be appointed to carry into effect the resolution just adopted by this meeting; and that Dr. G. H. Johnson, M.L.A.; W. C. B. Johnson, Esq., M.L.A.; L. G. Brice, Esq., M.L.A.; G. R. Evans, Esq., M. L. A.; E. L. Bowen, Esq., M.L.A.; be requested to become members of such Committee.

[NOTE—Mr. Macaulay desires us to emphasize that in Canadian political questions he is no partizan. He is particularly anxious that neither the Sun Life Company nor any of its officers shall be considered as favoring officially any political party or any controversial measure. The bearing of the reciprocity arrangement on West Indian trade, however, was so evident that it had to be considered when discussing our relations with the Islands. He would have much preferred to omit all reference to that question in the above account, but it was not possible to do so. He asks the kindly forbearance of such of his friends as do not favor reciprocity. On the merits of that arrangement from the Canadian standpoint he does not desire to express any opinion.—EDITOR.]



Life assurance provides for the "old woman" if her husband dies, and for the old man if he lives.



The man who has no one dependent upon him should provide by life assurance never to be dependent on anything else.



Life assurance is a profession; neither a trade nor an object of barter. It has representatives for the purpose of facilitating the negotiations between the high contracting parties. It has no commodities to be sold by salesmen.—The Policyholder, Manchester, Eng.

## Action of the Bahama Parliament.

The question of union with the Dominion was discussed in the Bahama House of Representatives at its session of March. The most intense interest was manifested, the attendance of citizens being so great as to crowd to the utmost the space available for them.

The following motion was moved by Mr. W. C. B. Johnson, and seconded by Mr. L. G. Brice:

"Whereas it is desirable that every means should be adopted whereby the welfare and prosperity of the Bahamas may be increased, and whereas it appears possible that the varied and valuable products of these islands might be marketed on more favorable terms and conditions than those which now exist, if these islands were a part of the Canadian Confederation.

Be it therefore resolved, that His Excellency the Governor be respectfully requested to invite the Imperial Government to sanction the transmission by His Excellency of an invitation to the Government of the Dominion of Canada to appoint commissioners to confer with commissioners to be appointed by this colony to consider whether, subject to the approval of the Imperial authorities, an arrangement for the admission of this colony to the Canadian Federation would be feasible and desirable, and in the event of their so deciding, to further consider on what terms and conditions such an arrangement could probably be carried into effect, and to report to the Legislature of this colony.

Resolved—In the event of the Imperial Government concurring in the above, that His Excellency the Governor be respectfully requested to take such steps as may appear to His Excellency best calculated to promote a full consideration of the question of the admission of the colony to the Canadian Confederation and at his discretion to appoint one or more representatives on behalf of the Legislature of this colony, to convey the said invitation to the Government of the Dominion of Canada.

Resolved, further, that the Honorable the Legislative Council be invited to concur in the foregoing resolution.

After prolonged discussion the motion was carried, amid great enthusiasm, by a vote of 22 to 5.

Subsequently the Upper House concurred unanimously, the Governor signed his approval, and one of the great deciding acts in the history of the Bahamas and of the Empire had been accomplished!



How are widows of your acquaintance financially fixed?



"Never give up" might be stamped on every life assurance policy.



There are many men who owe their wives everything—including more life assurance.

## Canada and the Bahamas.

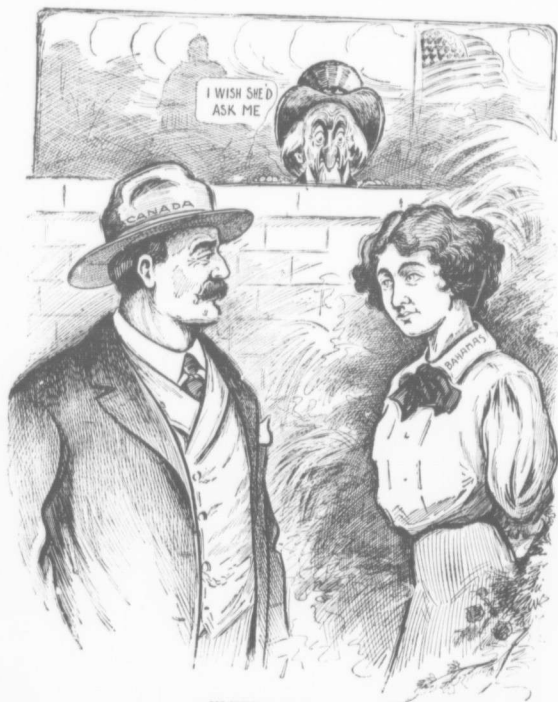
### Local Comment.

"Generally it is the unexpected that happens; and if any one on January 1st of this year had prophesied that within a few weeks the citizens of Nassau would be indulging in animated discussion of the question of the incorporation of the Bahamas with the Dominion of Canada, the idea would have been scouted and the predictor's powers of foresight loudly derided. Yet such has been the case, and owing to the vigor and energy displayed recently by two or three of those Canadian visitors whom we are always so glad to welcome to our city in bringing the subject into public notice, the topic of union with Canada has been very widely and generally debated. Members of the legislature and business men have been interviewed at length by the promoters of the scheme, two public meetings have been held, and finally on Monday night a resolution passed the House of Assembly inviting the government to make enquiries of the Dominion government as to the feasibility of arriving at some arrangement for the admission of this Colony into the Dominion with the status of a province. Admittedly of an unauthorized nature and carried on by private individuals, with no official credentials from Canada or the Canadian government, the campaign has been actively conducted, with the result, it must be confessed, that many persons have been induced to regard the idea of union with favor and have committed themselves at least as far as approving the initiation of official negotiations."—Nassau Guardian, March 15, 1911:



### Mr. R. Macaulay, Our President.

Seventy-eight years of age and fifty-seven years in the insurance business means that Robertson Macaulay, president of the Sun Life Assurance Company of Canada, has all the racial strength and pertinacity of his Scottish blood. Self made and well made is President Macaulay. His success has come as a result of honest hard work, faithfulness to duty and everlasting keeping at it. His career is an inspiring example to every young life underwriter, and many a neophyte in the business has been carried over the rough places not only by the lesson his life gave them, but also for the kindly spoken word of praise and approval. Hardy, strong, still full of fire, President Macaulay leads his company to ever increasing business.—The Expositor, Newark, Jan. 31, 1911.



IN THE BAHAMAS.

MISS BAHAMAS (TO HER BROTHER CANADA) "I WISH YOU WOULD TAKE ME INTO PARTNERSHIP WITH YOU."

### For Endowment Life Assurance.

The endowment policy protects the dependents of the assured during the endowment period and provides a competence for the assured himself at the end of the period.

The endowment affords the young man, or man of middle age, the safest and most systematic method of saving.

Few men will save anything by haphazard methods. The endowment policy, by requiring the systematic deposit of specified sums every year during a period of years, is the sure way and the safe way to save.

Without doubt, a man might deposit a specified sum at compound interest in a savings bank

each year during, say, 20 years, and thus accumulate a handsome sum by the end of the period, but, without doubt, no man ever does. One may make stated deposits for a year or two, but, sooner or later, he will withdraw the amount for some purpose or other, and nine out of ten will have nothing to show for their good intentions at the end of 20 years.

If the assured dies while accumulating his funds in the bank, his family will receive the balance of his savings, if anything, with interest, and that is all. Under an endowment policy they would receive at once the full amount of the fund which he set out originally to accumulate.—Life Insurance Independent.

## Our Managing-Director.

The following breezy reference to Mr. T. B. Macaulay, Managing-Director of the Sun Life of Canada, published in the Toronto Saturday Night, March 25th, should prove of such interest to our readers that we have prevailed on Mr. Macaulay to allow us to reproduce it :

When one talks of life assurance in Canada he naturally thinks of T. B. Macaulay, the Managing-Director of the Sun Life. Mr. Macaulay has been so long associated with life assurance that one hardly thinks of him in any other relationship. Of late, however, he has appeared in another capacity. Largely through him has been brought about the advances which the Bahama Islands have been making towards Canada for incorporation into the Dominion. That these advances have the hearty support of the entire population of the Islands is sufficiently evidenced from the messages received here from the Bahamas, as also from the interview I had with Mr. Macaulay the other day.

From Mr. Macaulay's account of what took place down at the Islands, it is evident that the citizens required very little persuasion. It would seem that Mr. Macaulay, together with his family, were on their way to the Bahama Islands, when they met Mr. DeLéry Macdonald, of Rigaud, Que. A discussion took place between the two men regarding the possibility of a union between the Bahamas and the Dominion of Canada, which resulted in both becoming enthusiastic over the matter. The discussion being continued after landing, it was found that the leading citizens, being already more than half converts, gave their entire approval whenever the matter was discussed. A public meeting was called and the hall was filled to overflowing. The members of the Legislature attended in a body, before the meeting was over, and throughout the entire discussion hardly a single objection was offered. The motion favoring the proposal received practically unanimous support. Subsequently the Legislature has taken action and no doubt the matter will be brought officially before the Canadian Government before long. While Messrs. Macaulay and Macdonald helped the matter on all they could, they made it clear that they had spoken as private citizens and that they in no way officially represented Canada in the affair.

Important as may be this development, however, our principal interest at the moment lies in Mr. Macaulay. One thing is sure, there is no more energetic insurance man in the Domin-

ion of Canada, and even though the Bahamas are added in the near future the inclusion of their citizens will not alter Mr. Macaulay's standing in the respect mentioned. He is, of course, still young, being barely over the half-century mark, and is, if anything, more vigorous to-day than he was twenty years ago. Certainly he has accomplished more during late years than ever before, and he has never hung back in the traces, but has pulled with a will. After a short interview with him you will not wonder that the Sun Life has made such progress during the past few decades. If he is at all interested in the subject under discussion, there is no chance of him sitting still and talking to you quietly. His beat is back and forth across the carpet between the office door and the window which looks out over Notre Dame street. He cannot even exhaust his superfluous energy in his replies to your questions or in his continued perambulations back and forth, but must occasionally emphasize his comments with motions calling for the exercise of considerable physical force.

Nor does even this suffice to keep him running on schedule time. An abounding and keen appreciation of humor might be indicated by a quick burnishing of his beard or a vigorous rubbing together of his hands over the amusing and enjoyable passages. He seems to be living every minute of the time and glad of it. He lives so much and is so interested in the subject matter that you cannot help absorbing some of it yourself. You even find yourself wishing that he would again un-hook his gold-rimmed glasses from his right ear and leave them hanging there on his left, because you know that he is then really concentrating on what he is going to say and is going to give you a run for your money. He strikes you as a man who would not allow the lesser conventionalities to divert his attention from the essence of things over much. Altogether you spend a most interesting half-hour, and you may thereafter look up your index of unusual Canadians you have met and enter under the letter "M" the name Macaulay.

Mr. Thomas Bassett Macaulay was born in Hamilton, and has spent all his life in the insurance business. He received his schooling in Hamilton and Montreal, and has been in the service of the Sun Life Assurance Company since 1877. In 1880, when he was still but 20 years of age, he became its actuary, and eleven years later assumed the secretaryship. His father, Robertson Macaulay, is a native of Scotland, and, after serving in the Canada Life and Mutual Life As-

association of Canada for some years, allied himself with the Sun Life, of which he became Secretary in 1874 and manager two years later. So that the Macaulays, father and son, have been at the head of the concern for many long years. T. B. Macaulay became a director in 1898, and succeeded to the position of managing-director five years ago, upon the retirement of his father from that position.

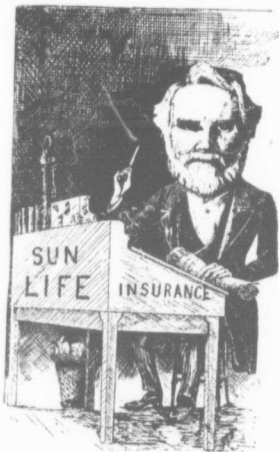
How high Mr. Macaulay stands in the insurance world has been more specially shown on two occasions. These were the great Congresses of Actuaries, at Paris in 1900, and at Berlin in 1906. Each country sending a certain number of representatives to these congresses has the privilege of naming a vice-president. The Canadian delegates being too few to entitle them to a vice-president, on each occasion the United States delegates paid Canada the compliment of asking that Canadians be included with them as from the continent of North America, and then immediately paid Mr. Macaulay the compliment of appointing him as vice-president on behalf of the combined United States and Canadian delegation.

Mr. Macaulay is entitled to write after his name, F.I.A. (G.B.), F.A.S. (Am.), and F.S.S. (G.B.). He is supervisor at Montreal in connection with the examinations of the Institute of Actuaries of Great Britain, a charter member of the Actuarial Society of America, and has represented the Canadian actuaries upon more than one occasion in different capacities. He was also twice president of the Actuarial Society of the United States and Canada.

### Life Assurance in Canada.

The development of life assurance in Canada is looked upon as something remarkable, equal to anything in the course of the country's progress. One of the influential newspapers said that Parliament did well when it declined to agree to the unnecessary restrictions proposed to be put upon the business in the bill submitted to it, and confined its new legislation to lines to leave the managements free to develop their enterprises as circumstances show to be proper, while enabling the officials of the department of finance to see that the assets are maintained at figures high enough to meet the actuarial liabilities and that they are invested in the proper classes of securities.—The Insurance Press.

Life assurance companies are the widows' provision markets.



### The President.

In Great Britain every Parliamentarian aspires to be caricatured in "Punch." To appear in that unique weekly, far from being an indication of want of respect, is considered by politicians there to be a mark of distinction.

The Montreal Daily Witness has recently been publishing a series of cartoons of the leading financiers of the Dominion of Canada, and conspicuous among them is the figure of our venerable President.

The President is represented as sitting at an old-time office desk hard at work. There is an appropriateness in this, for though the sketch has no resemblance to the scene in the president's comfortable office, he has always been a hard worker.

Relieved of the more arduous duties which he has been accustomed to perform in past years, he is now accessible to all requiring his advice on matters relevant to the interests of the Prosperous and Progressive Company he has built up.

"My husband is particularly liable to seasickness," remarked the lady passenger. "Could you tell him what to do in case of an attack?"

"Tain't necessary, mum," replied the captain, "he'll do it."—Mariner's Advocate.

Will some day be a sum day in your old age?





IN THE BAHAMAS.—COCOANUT GROVE, NASSAU, N. P.

NORTH VANCOUVER, B.C., Dec. 22, 1910.

Mr. T. J. PARKES,  
Manager, Sherbrooke District,  
Sun Life Assurance Co. of Canada,  
Sherbrooke, Que.

Re No. 60610.

Dear Sir,—Allow me to express my thanks for your promptness in remitting to me cheque for \$1,073.25, the proceeds from a 15-year Endowment policy in the Sun Life Assurance Company of Canada.

I wish to add that in addition to the above sum, I had previously received instalments of profits at the end of the fifth and tenth years.

Permit to say that I am more than pleased with the results, and that I would strongly recommend all who purpose buying assurance to give their preference to the Sun Life.

Again thanking you and wishing you every success,

J. H. KELLER,  
Principal, High School,  
North Vancouver, B.C.

BALTIMORE, Md., December '1, 1910.

Mr. E. C. PEED,  
Manager, Sun Life Assurance Co.,  
City.

Dear Sir,—I have your favor of the 26th ult. enclosing dividend certificate, showing the first five year distribution of profits on policy No. 127113, and note that on the basis of a single cash payment the dividend shows a profit of a little over 12 per cent. on the five years' premiums. I fully agree with you in regard to this excellent showing, which should be very gratifying to you, as well as the policyholders.

I will, therefore, accept the third option, allowing the cash payment \$44.85 to apply as a credit to this year's premium. You will find enclosed herewith my cheque for \$29.55, making a total premium of \$74.40.

Yours very truly,

J. W. MOURING,  
West Evasham Ave.,  
Givens, Md.

## Bread Money, Not Blood Money.

By REV. FATHER HARRISON.

Extract from address delivered in Milwaukee by Catholic Divine.)

My experience leads me to believe that a little money is a very good promoter of morality, and I would encourage all men—Catholics in particular—to be more frugal, and to have a few rainy day dollars carefully laid aside. And one of the best ways to save money is by life assurance. I would encourage every young man, and especially every father of a family, to have his life assured for at least \$1,000, and not have the widow or dependent friends—in case of misfortune—humiliated to the very earth in seeking the charity of this or that organization.

Some men seem to be perfectly insensible to the possible needs of others. They follow out a selfish and narrow-minded policy. Among the worst of men must ever be ranked those who wilfully refuse to provide for their families. Not long ago I was present at the death of a comparatively young man, who left his widow and five children to be provided for. His great regret was that his wife had persuaded him to discontinue his life assurance payments in order to purchase a piano on the instalment plan. That good woman, I fear, will have more music as a result of her folly than she expected.

I say, as a result of her folly! It is unpardonable foolishness for any woman to barter away the necessities of life for accomplishments dubiously probable. I would advise a young lady to demand of any young man, as the first introduction to her friendship, a policy of at least \$1,000 written on his life. In this I am perfectly serious. His life assurance policy and marriage certificate should both adorn the preliminaries to the wedding breakfast. I would advise mothers of families so to importune their husbands that life assurance would be the only condition of domestic peace.

"Oh! but it costs so much." This is an excuse that springs from shiftlessness. It does not cost five cents per day for a \$1,000 assurance policy. What is \$20 a year to a man who spends double that amount to gratify his whims? Usually those who are alarmed at the expense have more money to squander in some life destroyer than in life assurance.

"But life assurance in dull times must be paid or lost?" Here, again, is another mistake. A life assurance policy is good security for a man, and it will serve at any time to help the holder out of temporary embarrassment.

"But life assurance money is blood money!"

No; it is bread money, and the man who needlessly denies it to his family does not deserve to have a family.



Mr. Pheroze C. Sethna.

We are pleased to learn from the Bombay (India) Times, in its edition of the 6th April, that this Company's secretary for India, Mr. Pheroze C. Sethna, has been elected to the Chairmanship of the Standing Committee of the Bombay Municipal Corporation for the present official year. The executive qualities so requisite for so important an office have been already demonstrated during the years of faithful service Mr. Sethna has rendered this Company, and we therefore feel sure that he will display the same energy and keen interest that he has shown in business affairs. SUNSHINE joins his numerous friends in wishing Mr. Sethna splendid success during his term of office.



A man's first thought and chief ambition—if he be the right kind of man—is to have his own hearth-side, and it is his chief joy and pride to see his family comfortably gathered about it. The right kind of man builds his home and rejoices in it, but he could not find comfort in it if it rested on an insecure foundation and if it required his constant efforts to save it from perishing. He must build it strong, and protect it from danger. It must stand, whether he lives to work for it or not.—Mutual Interests.



IN THE BAHAMAS—SISAL FIELD, NASSAU, N. P.

### Uncertainty of Life.

The uncertainty of life for the individual, and the fact that the death rate among many may be known approximately in advance, constitute at once the necessity and the basis of life assurance, by means of which a man may secure to his dependents something of the value he would earn for them if he lived. Life assurance differs from every other investment in this, namely: It puts something in the place of the life taken away. These facts carry upon their face this three-fold lesson:

1. No man, with dependents and without an ample fortune, can afford to be without life assurance. If not assured, his family carries the risk.
2. If you have any need for life assurance, and have good health, the only safe course is to assure at once. Next week may be too late.
3. If you are already assured, keep up your policy for its full amount. You can do it with less self-denial than your family could do without the assurance in case of your death.—Business.



"Ten thousand dollars" in a life policy is putting in a good word for your wife.

### Insurance Psychology.

- Conscience—"What is your income?"  
 Citizen—" \$2,000 a year."  
 Conscience—"How much life assurance do you carry?"  
 Citizen—" \$1,000."  
 Conscience—"What will your family have to live on if you die?"  
 Citizen—"My life assurance, of course."  
 Conscience—"What! You expect your wife and children, in the event of your death, to live all the rest of their lives on the half of one year's income? Preposterous!"  
 Citizen—"I hadn't thought of it in that light. What do you advise?"  
 Conscience—"You are still young and can buy assurance cheap. Economize a little; live on \$1,750 a year, and invest the whole of the remaining \$250 as a life assurance premium. That will buy you a policy for \$12,000 in one of the best assurance offices. That amount increased by bonuses, and wisely invested by your wife, in the event of your death, will give her a permanent annual income towards the support of herself and children."—Exchange.



IN THE BAHAMAS—MARKET WOMAN.

### The Grim Reaper.

We hear so much about the uncertainties of life that the expression becomes hackneyed and it requires some conspicuous instance, such as the death of a near friend, to bring to our attention the slenderness of the cord upon which each man's existence hangs. This, however, does not alter the fact that day by day the grim reaper, through the obituary column of each newspaper, is recording the result of his unceasing activity. Take time to examine that column! What are the considerations it forces upon you and me? The *mature* die as well as the immature, the *strong* as well as the weak,

the *unexposed* as well as the exposed, the *middle-aged* as well as the old. Each, all die, because the common enemy of the race is no respecter of persons. Take up your newspaper. Read the death notices. It chronicles the deaths of four persons and we are struck by the fact that every one of these four was under 50 years of age: 34, 22, 46 and 34 are the figures, or an average of 34 years. Who can claim, in the face of this showing, to possess a lease of his life? In view of the gap your death would make in the family circle, and the added fact that "the man with the sickle" steals upon us like a thief in the night, the natural question is, in what circumstances would you leave your dependents? The *only* medium through which the average man can answer this question is that of life assurance.

### Force of Will Power.

There is no chance, no destiny, no fate  
Can circumvent, or hinder, or control  
The firm resolve of a determined soul.  
Gifts count for little, will alone is great;  
All things give way before it, soon or late.  
What obstacle can stay the mighty force  
Of the sea-seeking river in its course,  
Or cause the ascending orb to wait?  
Each well-born soul must win what it deserves;  
Let the fool prate of luck! The fortunate  
Is he whose earnest purpose never swerves,  
Whose slightest action or inaction serves  
The one great aim.  
Why, even death stands still  
And waits an hour, sometimes, for such a will.

### It Adds to Men's Years.

A life assurance company cannot take the place of a husband, but it can preserve the family from want; it can lighten their load of care; it can build a barrier to the almshouse or against adversity; it can lay the foundation of home and independence; it can certify to a man's affectionate regard for his family; it can place his widow above the need of marrying for a home; it can add to a man's years by freeing him from anxiety about the future of his family, and it can heighten the esteem in which his wife and children hold him.—Business, London.



IN THE BAHAMAS.—EATING ORANGES, HOG ISLAND.  
(Mr. Higgs, the proprietor, standing at the left, is from Prince Edward Island).

### An Unpardonable Crime.

The following extract from a sermon of the Rev. R. Keene Ryan, pastor of the Garfield Boulevard Presbyterian Church, Chicago, contains so much sound advice that we invite its careful reading, and hope practical action may be taken by the many who should heed it. Why will thousands and thousands of people, living as this husband and father lived, absolutely neglect to provide for the family in the event of death?

Dr. Ryan among other things said :

I am no life assurance agent ; but I do not hesitate to say that modern assurance comes nearer to giving something for nothing and making this something sure and certain than any other known institution of our times.

Indeed, so sure, cheap and certain has it become that a man, however poor, is without excuse who does not take advantage of the inducements offered him to lay up a little money to bury him when dead, and provide support for his afflicted ones when he is called away.

It is nothing short of an unpardonable crime when a father and husband, with a wife and children depending upon him for support, neglects this sacred obligation ; uses up his wages each week, and in a moment of time is stricken by death ; compels his friends to bury

him ; leaves his family destitute and objects of pity and charity.

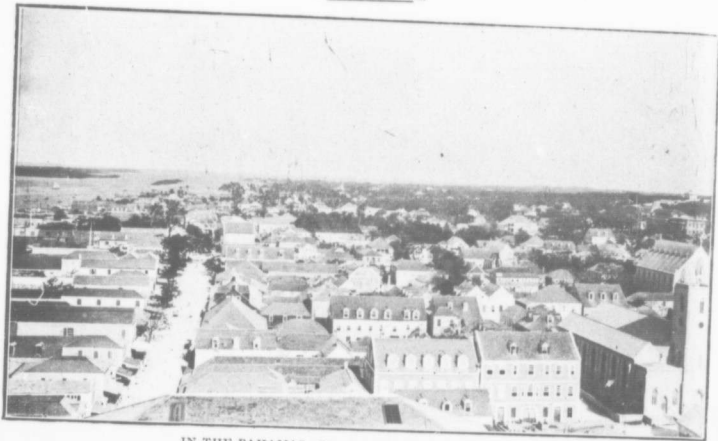
Though I should live a thousand years I never could forget the picture of just such a scene as this I saw in Mt. Hope Cemetery a few days ago—the one that inspired this sermon. I was called upon to preach the funeral sermon of a man who was a clerk in one of the railroad offices downtown. He had a beautiful little home here in the city, a lovely wife and child. He lived a life of simple, happy ease.

In vain did life assurance agents importune him to carry a little insurance. He lived each week to the limit of his salary, saving nothing. He refused to assure his life on account of the expense.

One day last week he was sitting at his desk, writing and whistling, when suddenly his whistling ceased, his writing stopped, his head dropped forward on his book, and his heart, ever light and gay, ceased to throb.

When his accounts were footed up he had nothing. The boys in the office had to buy his coffin and defray all funeral expenses, and they were just as poor as he. One dollar a week invested in life assurance would have avoided all this.

The saddest sight I think I ever witnessed in my life was this frail, delicate little wife, standing beside that open grave with the cold



IN THE BAHAMAS—GENERAL VIEW OF NASSAU, N. P.

wind whistling through the barren trees, sobbing as if her heart would break, with not enough money in her pocketbook to buy her a lunch and pay her way back to her cheerless home.

And after she returned to her home, what then? No bread in the pantry, no money in the purse, no coal in the bunker, and the next month's rent due. I have no sorrow whatever for that dead husband. My sympathy is all for the poor, destitute and unfortunate wife. It is a pity that such men cannot suffer the penalty of their own folly; but unfortunately, the suffering is endured by their luckless wives and innocent children.



### Man's Insurable Value.

Pertinent to the above is the question, how much insurance should a man carry? Every healthy man is worth a definite sum to his family, the amount being the exact measure of income he provides for its maintenance. Assume that the head of a family has an income of \$1,500 per year. For personal expenses and his share of the family expenses, let us suppose he uses \$600 annually. This leaves \$900 per year that his family receives through his income, and it is his insurable value to his family. Thus if the head of the family dies without assurance, his family is deprived of its income and there is an exact loss, each year, of the above definitely stated sum. Suppose the man is 30 years of age, wishes to insure to his family \$900 yearly

in case of his death. He must leave them a sum in cash which, at interest, may be drawn upon annually for 35 years for the \$900 needed. Computation shows that \$16,798, placed in bank at 4 per cent. interest will yield just \$900 per year for 35 years; consequently \$16,798 is the amount of assurance he must carry. As he grows older, his period of expectancy becomes shorter and consequently his assurable value less. On a basis of \$1,000 income over personal expenses, his assurable value at age 30 is \$18,664; age 35, \$17,873; age 40, \$16,663; age 45, \$15,622; age 50, \$14,029, and age 60, \$10,363. Many men are not fully assured because they do not give as much thought to the cash outlay for a policy as they do to the face value of the policy. Young men think it out of their power to secure \$5,000 or \$10,000 worth of protection because the amount seems so large. The sum needed annually to pay for \$5,000 is about \$100, or a weekly saving of \$2. When a man aged 30 learns that he should carry \$16,798 of life assurance, his first question is: "Can I pay for that much?" The premium in a number of the leading companies for this amount is about \$383, or \$7.50 per week. This premium becomes smaller year by year if the dividends are withdrawn in cash. Whether a man takes more or less than the above table suggests, it at least gives him a standard by which to judge. Incidentally it shows how underassured the thrifty American population really is.—Insurance World.

## Life.

Life! I know not what thou art,  
But know that thou and I must part,  
And when, or how, or where we met  
I own to me's a secret yet.

Life! we've been long together  
Through pleasant and though cloudy weather;  
'Tis hard to part when friends are dear,  
Perhaps 'twill cost a sigh, a tear,  
—Then steal away, give little warning,  
Choose thine own time,  
Say not "good night" but in some brighter clime  
Bid me "Good Morning."

—Anna Lætitia Barbauld.

## His Legacy of Love.

About a year ago last Christmas I was working in a little town in South Dakota. Some time previously I had assured a man of the neighbourhood for \$2,000 under great pressure. His wife protested vigorously at the time, saying she needed a sewing machine more than insurance. Sitting in the hotel office one day, the news came to me that some one had been killed on the railway. On enquiry I discovered the unfortunate victim to be the man whom I had assured. Immediately I secured the necessary proofs of death and sent them to the Head Office, requesting that draft for policy be posted to me without delay. Less than a week after the funeral I went to the home of the widow bearing a draft for \$2,000. She met me at the door with her baby in her arms. All about her were signs of deprivation, almost of want.

I did not reveal the purport of my visit at once and the woman talked tremulously about her late husband.

"I found these in his overcoat pocket," she said softly. She handed me a small rubber doll and a little package of nuts and candy.

"He bought these—" she said, "for baby's Christmas." Then she broke down in a torrent of tears.

"Your husband sends you *this* for your Christmas," I said handing over the draft. I then explained that it was her insurance money. She thanked me. I said that I was not entitled to thanks. She thanked the company, and I insisted that the company was not entitled to thanks. "Thank your husband," I said to her, "for this is his legacy of love to you and to his child."

Later, seated in my hotel enjoying my pipe I

mused, "This sort of thing is one of the few that make it worth while to peddle life assurance."

In closing let me quote Tom Paine's words, for surely *he* had us in mind when he said:

"You have caused the cry of the orphan to cease—you have wiped the tear from the eye of the suffering mother—you have given comfort to the aged and infirm—you have penetrated into the gloomy recesses of wretchedness and have banished it. Welcome among us, ye brave and virtuous representatives! And may your example be followed by your successors!"—American Magazine.

## "Papa, what will you take for me?"

Only the night before his little girl had climbed upon his knee, and begged for the song, "Papa, what will you take for me?" He had sung it with his heart in every word. Truly, these dear little ones were all the world to him. He started suddenly as an unseen voice at his elbow said, "You do not love your children. It is your life only that stands between them and want, and yet you have made no provision for such a calamity as *your* death would be to them.

"In the United Kingdom are great monied Corporations, called Life Assurance Offices, solid as the Bank of England, which, for the payment of a few pounds a year, will protect your family, and provide a sum of money if death remove you, and yet you have been unwilling to avail yourself of the protection they offer. Surely there is no evidence of love in such neglect. Suppose you were suddenly taken away, do you know what would happen to those whom you claim to love?"

"God knows; but I will at once insure my life." The agent was sent for; the proposal was filled up; the medical examination was made; the proposal was accepted by the Directors; and the first premium was paid—the whole transaction being completed in less than a week.—Business.

"Here's a nickel," said a thrifty housewife to a tramp at her door. "Now, what are you going to do with it?"

"Well, mum," replied the hungry man, "if I buy a touring car, I shan't have enough left to pay my chauffeur; if I purchase a steam yacht, there won't be enough left to defray the cost of manning her; so I guess, mum, I'll get a schooner and handle it myself"—Everybody's Magazine.

Beware of cut-rate or the bargain-counter assurance.

# Sun Life Assurance Company of Canada

## The Results for 1910

### Assurances Issued during 1910

Assurances issued and paid for in cash during 1910.....**\$23,512,377.81**  
 Increase over 1909.....2,003,104.65

### Income

Cash Income from Premiums, Interest, Rents, etc. (exclusive of \$75,000 received for increased capital, and \$60,000 premium thereon).....**9,575,453.94**  
 Increase over 1909.....1,797,321.89

### Assets

Assets as at 31st December, 1910.....**38,164,790.37**  
 Increase over 1909.....5,359,793.60

### Surplus

Surplus distributed to policyholders entitled to participate in 1910.....**377,792.34**  
 Applied to place Annuity Reserves on basis of British Offices Select Annuity Tables.....**210,850.28**  
 Added to Surplus during 1910.....**643,903.01**  
 Surplus earned in 1910.....**\$1,232,545.63**

Total Surplus 31st December, 1910, over all liabilities and capital according to the Company's Standard, viz., for assurances, the Hm. Table, with 3½ and 3 per cent. interest, and, for annuities, the B. O. Select Annuity Tables, with 3½ per cent. interest.....**\$3,952,437.54**  
 Surplus, Dominion Government Standard.....**5,319,921.18**

### Payments to Policyholders

Death Claims, Matured Endowments, Profits, etc., during 1910.....**3,023,462.56**  
 Payments to policyholders since organization.....**26,266,630.01**

### Business in Force

Life Assurances in force 31st December, 1910.....**143,549,276.00**

### The Company's Growth

YEAR	INCOME	ASSETS Exclusive of Uncalled Capital	LIFE ASSURANCES IN FORCE
1872 .....	\$ 48,210.93	\$ 96,461.95	\$ 1,064,350.00
1880 .....	141,402.81	473,632.93	3,897,139.11
1890 .....	889,078.87	2,473,514.19	16,759,355.92
1900 .....	2,789,226.52	10,486,891.17	57,980,634.68
<b>1910 .....</b>	<b>9,575,453.94</b>	<b>38,164,790.37</b>	<b>143,549,276.00</b>