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The
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Coelum non animum mutant qui trans mare currunt.

HORACE EP:

—♦—

C HANGE of scene does not necessarily imply a change of mind, and it is characteristic of the Scottish race, more perhaps than of any other, to retain, whatever the nature of its surroundings, the impress of a marked individuality. ✓ ↘

Westward the trend of empire takes its way. The scions of many lands have struck the western trail but amongst them none have been more numerous or more distinguished than the sons of Scotland.

Evidence of their early and lasting connection with the Dominion abounds on every hand.

Throughout the length and breadth of that vast region which extends from the Atlantic on the east to the Pacific on the west—from the Arctic circle on the north to the forty-ninth parallel on the south—an area more than thirty times greater than that of the United Kingdom, there is no trade, calling, industry, profession or science upon which the Scot has not indelibly made his mark. In the realm of exploration the honours are overwhelmingly his. The highest mountains, the largest rivers bear Scottish names in commemoration of their intrepid discoverers who hailed from the North of the Tweed.

No one in the annals of British History was earlier astir or went further afield in search of fortune or of adventure than the

Scot. Reminiscent of the ancient alliances formed by the Lowlanders with the Kings of France to strengthen resistance to the Norman English many a Scot served under the Fleur de Lys, gaining a "Seigneurie" for his valour, in the yet uncultivated fields of New France. The "Chateau de Ramezay," still a landmark in Old Quebec, is an instance in point. These Franco-Scots, rovers and soldiers by calling, imbued with the strong commercial instinct which has ever been a feature of their race, were foremost among the pioneers of the French New World, and when in 1621 King James I. gave a free grant of Acadia to Sir William Alexander, the Scottish Poet-Statesman, the resources of maritime Canada were already well-known and appreciated in Scotland.

To Sir William Alexander must be credited the first serious attempt to colonise the Canadian seaboard. He was a descendant of the MacAllister branch of the great clan Donald of the Isles; a friend of William Drummond, "the elegant poet of Hawthornden," and high in favour with the King. It was said of James I. that his highest ambition was to be known as a poet, and of Sir William Alexander that the goal of his desires was to found a Kingdom beyond the Seas. The grant of land which he obtained, through the influence no doubt of Prince Henry, the then heir to the throne, whose tutor he was, comprised the cession in fee simple of the area now covered by the Provinces of New Brunswick and Nova Scotia, Cape Breton and Anticosti (that large island in the St. Lawrence) with the peninsula of Gaspé in Quebec. It was called Acadia, subsequently to be immortalised by Longfellow in "Evangeline."

Sir William's aim was to found a New Scotland in Canada, on the lines of the Settlement of New England which had proved so successful on the American eastern seaboard.

✓ He suffered from no lack of land, for the extent of his grant was something like three times as large as Scotland itself. His difficulty was to get men and women to populate it. As an inducement to emigration he called the districts in his new possessions, as they were divided off, after well-known Scottish names. The river St. Croix, severing New Scotland from New England, was re-christened the Tweed—other streams were called the Forth and the Clyde. The territory was apportioned between two chief districts, Caledonia representing the present Nova Scotia, and Alexandria, after the founder of the Colony, roughly corresponding to New Brunswick.

But it required more than familiar nomenclature to induce emigration on anything like a sufficient scale. Sir William, whose poetic tendencies seem rather to have accentuated than detracted from his business acumen, hit upon a brilliant idea which appealed alike to the cupidity of the King and the vanity of the Commoner. He whispered in the Royal ear that nothing could be more eminently desirable than the creation of a new order of Baronets who should earn a much coveted title, not by gallant feats of arms on tented field, but by the simple expedient of purchasing from Sir William six thousand acres in New Scotland, with an undertaking to settle suitable colonists on the land and, last, but by no means least, to contribute a sum of £150 (equivalent to some £1,500 of our money) to the King's Privy Purse. Under these conditions the astute courtier assured His Majesty that the tide of emigration would be vastly stimulated and the success of the New Kingdom over Seas assured. So indeed it ultimately proved. James died, unfortunately, before his personal exchequer had had time to benefit to any appreciable extent from Sir William's idea, but Charles I.—ever in

creation
of Barons

want of ready money—took up the scheme with alacrity and duly confirmed the Order.

The first three to qualify as Baronets of Nova Scotia under Sir William's conditions were Scotsmen; Sir Robert Gordon, Kt., a younger son of the Earl of Sutherland; William Keith, Earl Marischal of Scotland; and Alexander Strachan of Strachan. Their example was widely followed and the scheme bid fair to be successful at the start.

But Cardinal Richelieu, who then reigned supreme at the French Court, put a spoke in the Acadian wheel. He claimed that the territory ceded to Sir William Alexander (who by this time had risen to the position of Secretary of State for Scotland, with the title of Earl of Stirling) already belonged to France. He despatched a squadron of eighteen ships of the line to uphold French rights and incidentally his own, seeing that he was personally interested in the Franco-Canadian "Compagnie des Cent Associés," to which he had granted a charter.

Curiously enough, the destruction of this squadron was the work of a Scot, David Kirk, whose father—a merchant at Dieppe—had entered into a trading partnership with Sir William Alexander as the "Company of Adventurers to Canada." Under Royal authority he fitted out ships in 1628 to counteract this move on the part of the Cardinal and the command of the expedition was entrusted to his son. David Kirk captured no less than 17 out of the 18 French vessels and on 22nd July, 1629, forced Champlain the Governor of New France, to surrender at Quebec. The British flag, however, was not destined to fly above its citadel for long. Charles I.—with whom hard cash counted for more than Colonial

possessions—three years afterwards restored the country to its original owners in part payment of the settlement he had made on his marriage with the French Princess Henriette, which, like many other of his obligations, had remained undischarged. David Kirk, as the reward for his exploit, was knighted and made Governor of Newfoundland.

Acadia was recaptured by Cromwell in 1654 but handed back again for a monetary consideration by Charles II. in 1667 to France. In her possession it remained until 1713, when the greater part of it reverted to England under the terms of the Treaty of Utrecht. The permanent possession of Canada, however, did not pass to the British Crown for another fifty years when, in 1763, it was confirmed by the Treaty of Paris.

The first hundred years of its existence, from a colonising point of view, proved singularly unsuccessful to Acadia. Though valiant efforts were made by the new baronets to get their estates (which measured no less than six miles in length by three in breadth) settled by the right people, political considerations proved too strong for them and the scheme consequently languished almost to the verge of inanition. In the final settlement of Nova Scotia, which began in earnest during the American War of Independence by the United Empire Loyalists, the tide of emigration was largely swelled by Scotsmen, many of whom were disbanded soldiers. An enormous number, however, consisted of evicted Highlanders. Religious persecution in the time of the later Stuarts tended also to augment the ranks of the settlers. The New World became the refuge of the oppressed. When Sir George Carteret sold his rights in New Jersey to the settlers from the old country (Quakers and Presbyterians for the most part)

they were immediately joined by numbers of Cameronians. Within a year the Scottish Regiments—the immortal Black Watch, the Montgomeries, and the Royal Highlanders—under General Amherst placed Canada under a lasting obligation to Scotland, for they raised the siege of Montreal, with the result that all Canada became British.

After the peace of 1763 the Frasers and Montgomeries were offered free grants of land to induce them to settle in the newly conquered country, and from these settlements, in years to come, Canada was able to raise regiments of volunteers whose loyalty and valour stood her in good stead in many an hour of need.

Typical of these soldier settlements was that at Murray Bay, where Lieutenant Fraser and Major Nairn formed their well-won “Seigneuries.” From them was raised in 1775 the Royal Highland Emigrants, under Colonel Allan Maclean, to repel the American invaders.

The rebellion of 1745 left many a bare estate in Scotland, and many a well-born Scot set sail for Canada hoping there to find an opportunity of perpetuating his ancient feud against the English by taking arms under the French flag. When Wolfe stormed Quebec in 1759 he found it garrisoned not only by Franco-Scots but also by good Jacobites, whose hearts must have been full sore to fight against their fellow-countrymen, the Fraser Highlanders, who led the van of the besieging force.

One of them was the Chevalier Johnstone, son of an Edinburgh merchant, who was a captain in the ill-fated army of Prince Charlie in '45 and fought at Culloden—escaping to Holland he

entered the service of France and sailed from Rochefort in 1748 for Cape Breton Island. Johnstone has left his diaries of the Sieges of Louisberg and Quebec and mentions a French fort on the Sillery heights commanded by an officer of the name of Douglas. This latter was in all probability the Comte et Seigneur de Montreal who also fought at Culloden, but there were other Douglasses in New France—descendants of a soldier of fortune—settled in Brittany as far back as 1400, who found their way to Canada no doubt under the ægis of Richelieu's company of the "Hundred Associates."

Another was one Cameron, a follower of Prince Charlie, who had emigrated after Culloden and become a true Canadian. When offered pay for his services he indignantly replied: "I will help to defend my country from invasion but I will not serve under the House of Hanover."

As soon as Canada settled down to peace and prosperity under the British flag emigration from Scotland steadily increased. Disbanded soldiers availed themselves speedily of the liberal land grants which were offered them in every direction in return for their military service.

In the maritime provinces and along the open water route of the St. Lawrence the foundation of Canada's population of loyal sturdy Scots was thus laid, and ever since they have remained a dominating factor in the country.

As was but natural, many of them married women of the native Indian tribes, and it was then—as it is now—a matter of frequent occurrence, especially out West, to meet with half breeds who in appearance are typical Redskins and who yet rejoice in

such unmistakably Scottish appellations as Macgregor, Montgomery, McDonald and the like. Half breeds are never an unqualified success whatever the admixture of race which produces them, but there is no question that the offspring of Scottish father and Indian mother are proud of their Celtic parentage and have inherited from their sires many valuable qualities which are not common to the class as a whole.

No exodus in history tells us of more romance or greater tragedy than that of the men and women who gave up home and fortune in the American Colonies after the War of Independence sooner than forswear allegiance to their King. A very large proportion amongst the United Empire Loyalists, as they were called and comprising as they did some of the bravest hearts and brightest intellects on the American Continent, were either Scots or of Scottish descent. They struggled up as best they could through dense forests, across great rivers and boundless swamps, to the unknown northern land, enduring untold hardships and privations in their determination to live and, if they could not live, to die under the British flag. They, however, thrived and prospered exceedingly, encouraging by their success further emigration from Scotland.

Prominent amongst the United Empire Loyalist families—to mention only a few—were the Macdonells, the Chisholms, the Grants, the Camerons, the MacIntyres, the Fergusons. Sir John Johnson, who had headed the Highlanders in the Loyalist movement, received a commission on arriving in Canada to raise a battalion to be called the King's Royal Regiment of New York. In this regiment there were five captains, a lieutenant and an ensign—all of the

name of Macdonell—and no less than twenty-two of the officers were of Scottish birth.

Their claymores, “dented by the blows of Cumberland’s Grenadiers at Culloden,” laid waste the settlements of Albany and Troy, and protected the Loyalists on their long “trek” north to Canada. When the regiment was disbanded on the close of the war the officers and men of the 1st Battalion of the King’s Royal Regiment, numbering with their women and children one thousand four hundred and forty-two souls, settled together in one body on uncleared but fertile bush land on the banks of the St. Lawrence.

The Glengarry families selected a place now called after them in Ontario, whilst others filled up the present counties of Stormont and Dundas in the same province.

Many families of men belonging to the Royal Highland Emigrants also settled in the neighbourhood. In the county of Glengarry alone there were no less than five hundred and eighty-eight Scots who were entitled to the name of United Empire Loyalists. They comprised: eighty-four Macdonells, thirty-five Grants, twenty-eight Campbells, twenty-seven Frasers, twenty-five Camerons, twenty-three Andersons, and twenty Rosses.

Apropos of the dangers they encountered in their journey from the States it is on record that a British officer, on hearing the account from one of the veterans’ leaders, remarked that the only incident in history to which he could compare it was that of Moses when he led the Children of Israel into the Promised Land.

“Moses!” indignantly exclaimed the old Scot, “Compare me to Moses—Moses be damned. He lost half his army in the Red

Sea whilst I brought my party through without losing a single man!"

In 1785 their numbers were increased by the arrival of the ship "MacDonald" from Greenock bringing the inhabitants of a whole parish in the north of Scotland—539 in all—under their priest the Reverend Alexander Macdonald Scotus. These were followed in 1793 by forty families from Glenelg of McLeods, McGillivrays, McAiaigs and McIntoshes, who settled at Kirkhill, and in 1799 by numerous Camerons, who pitched their tents at Lochiel.

There was a great influx in 1803 when a body of Highlanders, mostly Macdonalds and in part disbanded soldiers of the Glengarry Fencibles, all Catholics under the late Chaplain of Regiment, went out on a Government grant of 200 acres to each family, and in the same year another shipload arrived of 1,100 souls, mostly from Glenelg and Kintail.

But immigration did not come from the Highlands alone—Dumfries sent its flock masters and shepherds, Aberdeen its skilled cattlemen, Ayrshire its dairymen, Fife and Lothian their farmers. From every quarter came the best stock of the Highlands and Lowlands, the rugged, healthy, adventurous manhood of Scotland with the "Fire of old Gaul unquenched," to set their hand to the plough in the new world and from that day to this never to look back.

The first pilot of whom we have any record on the St. Lawrence was Abraham Martin, registered as a Scotsman in 1621, when James I. was King of England and Louis XIII. sat on the throne of France. It was to him that the historic Plains of Abraham, stormed by General Wolfe in 1759, owe their name.

Martin's daughter Helene married Medard Chouart—Sieur de Grosseilles—who in 1658 set sail from the Normandy coast with his friend, a Breton, Pierre Esprit Radisson, seeking woods and pastures new in the wonderful world of the West. They made four very profitable expeditions as fur traders, and to their untiring efforts was due the inception of the idea which eventually took shape in the formation of the great English corporation of Merchant Adventurers known the world over as the Hudson Bay Company.

Radisson, who was Chouart's brother-in-law by the latter's first marriage, followed his fellow-pioneer's example and united himself to the daughter of a Scot, Sir John Kirke, who subsequently became one of the Hudson Bay's most active members.

There is scarcely a page in the Records of the Company—which read more like a romance than a history—but teems with the names of Scots. Whether in the direction of its affairs at headquarters in London, in the conduct of its actual business, or in the extension of its sphere of influence in Canada, they were ever prominently to the fore.

De Grosseilles and Radisson speedily found their wings clipped and their aspirations curbed by Cardinal Richelieu's "Campagnie des Cent Associés" (The Company of the Hundred Associates) to which allusion has already been made. The Hundred Associates were, perhaps, not unnaturally jealous of their newly acquired rights over New France, which began and ended nobody quite knew where, and viewed with extreme disfavour any and all expeditions or explorations into unknown lands which were undertaken under any but their own patronage. When, therefore, the two Frenchmen made appeal to them at Montreal for support in their daring

project of opening up a trade route by way of Lake Superior to Hudson Bay, the Eldorado of the fur traders of those days, their overtures met with the chilliest response.

Nothing daunted the brothers-in-law went to Boston, capital of the flourishing British Colony of Massachusetts, but the settlers there had no use for fairy tales, as they termed them, and turned a deaf ear to the voice of the charmers. Undeterred from their purpose they recrossed the Atlantic and made for Paris. There they managed, through a Colonel Lord, to get an introduction to Lord Arlington, the British Ambassador, who gave them letters of introduction to Prince Rupert in London.

With the hot headed ardour which distinguished him the Prince entered at once into the spirit of the scheme, and through his influence which was great, preparations for the launch of the enterprise were speedily set on foot.

The gentlemen of the court of Charles II.—for the most part Scots—pleasure loving though they were, had a quick eye to the main chance, and were ever ready to take a hand in any venture overseas which promised a profitable return.

As the result of their co-operation sufficient funds were forthcoming to enable Grosseilles to sail from the Thames in the *St. Lawrence*, a ketch of 50 tons burden (just one thousandth part of the size of the largest steamer afloat now-a-days), under the command of a Scottish captain, Zacker Gillan.

Such was the beginning of the Hudson Bay Company. The first voyage proved so successful, and netted such handsome

profits to the Prince and his friends, that they decided to obtain a monopoly of the fur trade with the North West from the King.

A charter was obtained from Charles II., on May 2nd, 1670, granting to Prince Rupert, the Duke of Albemarle, the Earls Craven and Arlington, Lord Ashley and others, in all seventeen noblemen and gentlemen and their heirs, under the name of the Governor and Company of Merchant Adventurers, trading with Hudson Bay, the Power of selling lands, and the sole right of trading in Hudson Strait and in the territories adjacent thereto.

Complete sovereignty over a vast and undefined country was thus given to the Company. The regions known as Rupert's Land, whose rivers and streams flowed into Hudson Bay, came under their sole dominion. They had undisputed authority over an area comprising more than a million square miles, and could declare and make war upon any of the aboriginal inhabitants. The original capital of the Company was only £10,200, divided into 34 shares of £300 each. The Prince received one share as a bonus, "he having graciously signified his acceptance thereof." We may infer that the share in question was, in latter-day parlance, "fully paid up" for His Highness received credit for £300 according to an entry in the Company's Minutes. He was also presented with a liberal sum in cash for "expenses" in connection with the issue of the charter—whence it may be inferred that the dashing and debonair commander on land and sea, whose exploits so many strove to emulate, was also the prototype of the modern Company promoter.

It is all to the Prince's credit that he had the sagacity to grasp the importance of a scheme which others had failed to see. Had he omitted to seize the opportunity the future of Canada would

have certainly been mapped out on totally different lines. As it was, the Hudson Bay Company introduced to the North West of French Canada a British Colony which secured for the Anglo-Saxon race the vast unexplored lands not only contiguous to the Great Lakes but to the shores of the Pacific Ocean and the ice-bound regions of the Arctic Sea.

A barrier was thereby set to French progress and by the Treaty of Utrecht in 1713 the whole of Hudson Bay became the property of Great Britain without any clear definition of boundary, thus terminating the local warfare and disputes as to territory which had kept on recurring year after year up to that time, French and British interests alternately predominating.

From that time forward the Scottish element in the Company began to predominate. A Minute of February, 1710, states that 15 or 16 young men about 20 years old were to be engaged in the Orkneys to serve the Company for 4 years at a wage of £6 a year, Apparently this magnificent inducement did not suffice for in the following year higher wages were offered, *i.e.*, £8 for the first year, a rise of £2 every twelve months until a maximum of £14 was reached for five years' service. Not an enormously attractive salary one would think, having regard to the "splendid isolation" which the position entailed, but apparently it served. There was no lack of Scottish aspirants for the post, and from that day to this the majority of the Company's officers have been drawn from the Highlands and the Orkney Islands.

Not least among the opponents to the Hudson Bay were the Nor' Westers as they were called—members of the North West Company, which had come into being in 1761 largely through the

instrumentality of a certain Alexander Henry, a native of the Scottish colony in New Jersey. After an adventurous but none too profitable career in the fur trade, he obtained from the Commandant at Michilimackinac a monopoly of the trade of Lake Superior, and, in conjunction with a French-Canadian named Cadette and two brothers Frobisher (Scots) formed a combination which ultimately became the famous rival of the Hudson Bay.

Encouraged by the success of their joint efforts, Henry visited Europe in 1765, as Chouart had done a century before him, and carried his story to the Court of France, where he was received by Queen Marie Antoinette, from whom, however, it does not appear that he received any assistance, for it was not until 1784, nineteen years afterwards, that the North West Company was actually formed. The leading spirit, as usual, was a Scot, one Simon McTavish, who brought various conflicting elements together, but no sooner had this merger been successfully made than another group of Scots threw down the gauntlet, Gregory McLeod and consorts, who disputed McTavish's monopoly.

An amicable arrangement was, however, come to within three years, and the two rival Companies combined. To such good purpose did they trade that we find the North West Company six years later with a turnover of £120,000 (a large sum in those days), with a fixed establishment of fifty clerks, seventy-one interpreters, one thousand one hundred and twenty canoe men, and thirty-five guides, an overwhelming proportion of whom were either Scots or of Scottish descent.

It was while representing this Company that Alexander Mackenzie, one of the Gregory McLeod group, made his two

historic voyages to the Arctic Sea and to the Pacific Ocean, during the first of which, in 1789, he discovered the mighty river which now bears his name.

His second expedition was made in 1793 in company with another Scot, Alexander MacKay. This time he crossed the watershed of the Rocky Mountains though it was nine long months before he struck upon an arm of the Pacific and gazed on that Great Western Sea which had been the dream of previous explorers from the days of Champlain and La Salle.

Between these two expeditions Mackenzie, finding his want of astronomical knowledge a drawback to his explorations, journeyed to London where he studied for the whole of one winter. He expended large sums on the acquisition of necessary books and astronomical instruments and returned to Canada bent upon fresh discoveries.

The American War of Independence and the consequent determination of the 49th parallel of latitude as the boundary line between the British and American Dominions naturally brought into question the locality of the trading ports of the pioneer Company, and the Nor' West commissioned a young Scot, David Thompson by name, who had originally been a trader in the employ of the Hudson Bay, to ascertain which of their ports, if any, lay on the South side of the border, and to arrange for the erection of new stations in British territory to replace them. Five stations were found to be on American soil and were thus lost to the Company, but these were gradually replaced by others on British ground.

Trouble arose between Simon McTavish and Alexander Mackenzie and the relations between the Company and the Nor' West being also strained, the matter was held in abeyance for a time and the gradually increasing conflict with the Hudson Bay diverted all attention to the North, but on the death of McTavish exploration of the West was once more resumed. In 1805 David Thompson was sent off again, this time up the Saskatchewan with the object of tracing the Columbia River and exploring the practically unknown Rocky Mountains. Another Scot, Simon Fraser, was sent to explore the same region from the Peace River.

In the following year, 1806, Thompson crossed the range and built a trading port on the shores of Lake Windermere. Here he fixed his headquarter and made numerous expeditions, discovering passes in the mountains and establishing trading ports for his Company. He claimed all the territory north of the 49th parallel as British, and for the time being there was no one his right to dispute. He was not, however, destined to plant the British flag at the mouth of the Colubia River, as he had hoped to do, for on his arrival there he found the Stars and Stripes already flying over Fort Astoria, a Colony founded by an American expedition sent round the Horn by John Jacob Astor of New York. During the war of 1812 between Great Britain and the States, the station was seized by a brigade of canoe men belonging to the North West Company and renamed Fort George after the reigning King. Through the untiring efforts of these two Scots, Simon Fraser and David Thompson, the North West Company had explored and mapped out a trade route right across Canada from the Atlantic to the Pacific. It had the great advantage of lying in British territory, and was defended by the establishment of the necessary forts against American aggression from the South.

The attempt to hold them back at the Great Lakes and throw a barrier across their hard-won path to the West was, however, made not by Americans but by members of their own nationality, and brought about by a Lowland Scot, Thomas Douglas, Earl of Selkirk, famous for his colonisation of Prince Edward Island in 1803.

Lord Selkirk found no lack of emigrants in answer to his summons for colonists to establish a New Settlement on the banks of the Red River in his concession of 116,000 square miles of territory. He had bought a controlling interest in the Hudson Bay Company with a view of using the influence of the Corporation to aid him in his scheme.

But the project by no means met with the approval of the Nor' Westers. They had been first in the field in that part of the country, and not unnaturally regarded it as an attempt to bar their progress in the North West. The result was that a series of bitter feuds sprang up between the two Companies—the history of which would make a volume in itself—which lasted scarcely without a break until they were amalgamated in 1821, the year after Lord Selkirk's death.

Nicholas Garry, Vice-Governor of the old Hudson Bay, and Simon McGillivray, of the North West Company, came to the Red River to settle all difficulties, and a new fort called Fort Garry (the present Winnipeg) was erected on the site of the old one, Fort Gibraltar, which had been pulled down by the Nor' Westers in one of their forays against the Hudson Bay some years previously.

The first Governor of the amalgamated settlement was a Scot, George Simpson, then quite a young man. He afterwards attained a world-wide reputation.

Before railways came into existence the great trade-carrying companies numbered amongst them such names as Forsythe, Macpherson, Macintosh, Hamilton and Kendrick. In the shipping world the Allan and Donaldson lines have plied between Liverpool and Glasgow across the Atlantic to Canadian ports for well over a century, strengthening, with every voyage, the links which bind the New Country to the Old. Canada's magnificent Railway system (she is now better served and has a longer mileage in proportion to her population than any other country, to which she is adding at the rate of 1,000 miles a year), is largely due to Scottish enterprise and Scottish persistency. Five out of the seven members who comprised the first railway syndicate in Canada were Scots. George Stephen (now Lord Mountstephen), Donald A. Smith, Duncan MacIntyre, R. B. Angus, and Sir John Rose. Donald A. Smith, the Scottish lad from Morayshire, who died recently loaded with honours as Lord Strathcona, a multi-millionaire, made his mark in various phases of Canadian life, but in no direction more forcibly than in his connection with the Canadian-Pacific Railway, now universally acknowledged to be one of the most powerful and best managed corporations in the world. At the age of eighteen Donald Smith was nominated to a clerkship in the Hudson Bay Company, and rose gradually by sheer force of character and intellect to the chief post in that great enterprise. By his wonderful tact he rendered abortive the Louis Riel rebellion in 1869; he had been leader of the West in the first Federal Parliament of the Dominion and had come to be recognised as one of the commercial giants of Canada. It was only in accordance with the fitness of things that the man who had stood by the great scheme of the first trans-continental line through good, and especially through evil, report; who had faced ruin several times when the enterprise was practically

bankrupt; who had induced the Government to pledge the credit of the Dominion millions deep; and finally by his extraordinary personality had turned failure into success, should be selected to drive home the last spike in the line which was to connect the Atlantic with the Pacific. Sandford Fleming, the Scot who conducted surveys for the Canadian Government, and constructed the first seven hundred miles of the railway, has left a graphic account of the ceremony. He says:—

“Early on the morning of November 7th, 1885, the hundreds of busy workmen at Craigellachie (a Scottish name let it be remembered) gradually brought the two tracks nearer and nearer, and at nine o'clock the last rail was laid in its place to complete the connection between ocean and ocean.

All that remained to finish the work was to drive home the last spike. This duty devolved on one of the four Directors present, the senior in years and influence, he who is known the world over as Lord Strathcona. No one could on such an occasion more worthily represent the Company by taking hold of the hammer and driving the last spike home.

It was indeed no ordinary occasion. The scene was in every respect noteworthy from the groups which composed it, and the circumstances which had brought together so many human beings in this spot in the heart of the mountains which had been, until recently, an untracked solitude. All present seemed deeply impressed. It was felt to be a moment of triumph—the central figure, the only one in action, was more than the representative of the Railway Company. His presence recalled memories of the Mackenzies, Frasers, Finlaysons, Thompsons, McTavishes,

MacLeods, McGillivrays, Stuarts, MacLoughlins, who in a past generation had penetrated the surrounding mountains. To-day he is the chief representative of a vast trading organisation in the third century of its existence. The spike driven home, the silence for a moment or two remained unbroken. It seemed as if the act now performed had worked a spell on all present. Each was absorbed in his own thoughts. The silence, however, was but of short duration. Pent up feelings found vent in a spontaneous cheer, the echoes of which will long be remembered in association with Craigellachie."

The completion of the Canadian-Pacific Railway, which has worked continuously and profitably ever since, marks a bright spot in the annals of Scotland's connection with Canada.

✓ Specially prominent has the Scot shown himself in the domain of Canadian politics. The present Premier, Sir Robert Laird Borden, is of Scottish descent. The Confederation of the various provinces into one Dominion; the creation of the National policy, which raised a tariff wall against the United States; and the initiation of Canada's railway developments, were due to the greatest of all Scotch-Canadians, Sir John A. Macdonald, the first Premier of Canada, supported by his erstwhile political opponent, the Honourable ~~John~~ Brown, a native of Edinburgh.

George

Sir John Macdonald held office for thirty years, from Confederation in 1867 until his death in 1891, with the exception of the four years of Liberal administration (1873-1878), under Alexander Mackenzie, another Scot, who had raised himself from the position of stonemason to the highest place in the Councils of his country.

Other Scotsmen who made their mark in the Canadian political field were the Honourable James Murray of Elibank, Alexander Grant, John Sandfield Macdonald (first Premier of Ontario), Sir Oliver Mowat (famous in Law), Sir George Ross (renowned in Education), Sir Daniel Macmillan, Sir James Douglas (of British Columbia fame), to mention but a few of the best-known names.

Scots, too, were the pioneers of the banking system of Canada which is acknowledged to have been built on the soundest and most enduring foundation. To-day there are thousands of clerks in the Canadian banks whose training has been gained in Scotland, and who will furnish the leaders of future Canadian Finance. Equally prominent is the Scottish element in the field of industrial enterprise and investment. Many of the best known and most secure Loan Companies of the Dominion are controlled by Scotsmen, while the Life Insurance Companies owe the greater part of their universal success to the financial ability of the Scot and the unassailable integrity of his character.

A notable instance in this direction is that of the Confederation Life Association of Toronto, conceived, organised and managed by Scotsmen of the highest personal character and ability. Mr. J. K. MacDonald, its first managing director, has spent a life of service such as few men in any country can look back upon with greater pride. Careful and diligent in business, he has been foremost in social and Church work wherever and when ever opportunity offered. He has recently retired from the active management to take the part of President of the Company, handing over the guiding reins to his equally gifted nephew, Colonel William Campbell MacDonald, late in command of the 48th

Toronto Highlanders, who is President of the Actuarial Society of America and whose name is a household word in the Life Insurance world.

Colonel MacDonald's father was born in Edinburgh and emigrated to Canada in 1842. His forbears were followers of Prince Charlie, like so many other Scots who crossed the Atlantic to find in the New World that scope for their energies which was denied them in the Old, and have since helped so materially in the making of Canada.

The Confederation Life Association, which started its career in Canada in 1871, commenced business in Great Britain in 1906. Its chief office is at 23, Fleet Street, London. There are branches all over the United Kingdom, its head office for Scotland being at 154, St. Vincent Street, Glasgow. It claims to be in every respect a British Company, and although its head office is in Toronto, all policies issued in the United Kingdom contain a provision for payment in pounds sterling, and a condition that all claims are to be settled at its chief office in London. It has a right, it thinks, to be considered as much a British Office as any Institution having its chief office in London, Edinburgh, or any other part of the British Empire. Its policies, as will be seen from the Prospectus, contain the most generous guaranteed provisions, and the factors that enable it to give such favourable terms to its Annuitants are the very factors that have enabled it in the past, and will enable it in the future, to pay a very profitable rate of bonus to its Policyholders.

The magnificent response of Canada to the needs of the Empire during the titanic struggle forced on Europe by the ambitions of the Germanic Powers will be fresh in the minds of every reader of this little book.

Trust Companies, which have proved of such great importance in the Canadian financial world, have been founded by Scots, and in the vast majority of cases are managed or controlled by men of Scottish birth and training.

In the sphere of education, from the University of MacGill at Montreal, founded and endowed by the Honourable James MacGil in 1821, which stands second to none on the Continent of America as a seat of learning, medicine, law and science, down to the public schools of the country, Scottish influence is markedly felt, for the love of education is one of the most important elements introduced by the Scot into Canada, and thousands of Canadian-born Scots are attracted to the profession of teaching no less in the public and high schools than in the numerous universities of the Dominion.

In the world of religion again, Canada owes much to Scotland. In all the great Churches, whether Roman Catholic, Episcopalian, Presbyterian or Congregational, the names of eminent Scottish divines constantly recur. The Church of Scotland nursed and tended the Church of Canada in the days of its infancy, and gave freely of its best to fill its pulpits and strengthen its membership. The doctrines and ideals of the Church in Canada were those of the Church in Scotland, and the racial and ecclesiastical bonds between the two countries were thereby considerably strengthened. The same contention applies to the Roman Catholic Church in the districts owing allegiance to the Pope. The first Roman Catholic Bishop of Upper Canada was a Scot, Bishop Alexander Macdonnell. He exercised extraordinary power in Church and State, and played a great part in the settlement of the country. Another Scot, Bishop Strachan, an Aberdonian of scholarly attainments, guided the politics and moulded the education of Ontario for well-nigh half a century.

The records of the North West Mounted Police—that magnificent force, if no more than a thousand strong—contain the names of countless Scotsmen. Foremost amongst them is that of Colonel McLeod, who policed a territory almost as large as Europe with a hundred men. The Indians soon came to know that Fort McLeod was a veritable haven of refuge, and the American whiskey traders—the greatest enemies the Indians ever had—came in turn to regard the Colonel as their deadliest foe. “He kept all his promises—not one of them was ever broken.” Such was the tribute paid him by the famous chief, Red Crow.

During the construction of the Canadian-Pacific it was the North West Mounted Police which kept the railway camps, ever pushing further West, in order and—all-important consideration—maintained friendly relations with the Indians. In many cases the settlers who followed on the trail of the Iron Horse owed their safety to the “Riders of the Plains,” as the mounted police were called. When the half-breeds, under Louis Riel, in 1885, made their last stand against the new order of things, it was the police who bore the brunt of the fray and kept the flag flying till reinforcements arrived.

During the great gold rush to Klondyke in 1897 and 1898, the mettle of the force was sorely tried, for a police inspector in those days had to combine in his own person the duties of Judge, Commander-in-Chief, Home and Foreign Secretary. By the aid of the North West mounted men Commissioner William O’Gilvie, another Scot, turned Dawson in less than a year from a den of lawless desperadoes into a law-abiding city. His unimpeachable integrity won the respect of the worst characters, and they were many, with whom he had to deal. Although he had innumerable opportunities of “getting rich quick” he came out of the country as poor as he

went in. Dawson City recalls the name of a family of Scotch-Canadians famous in the annals of Science and Exploration in Canada. Sir J. W. Dawson was the greatest of Canadian geologists, and his son, George M. Dawson, in turn became Director of the Canadian Geological Survey. One of the highest peaks of the Rockies is named Mount Campbell after Robert Campbell, a factor of the Hudson Bay Company, who in 1840 explored the country and founded Fort Selkirk, now a Government station on one of the routes to the Yukon Goldfields.

The success which has been won by the Scot in Canada, and it has undeniably been great, is due to the stern, unflinching sense of duty and indomitable industry which he acquired in the land of his origin, and which he has had ample opportunity of developing in the country of his adoption. If the Scots who emigrate to-day take with them the quality of the millions who have gone before they need have no fear of the result. Canada has this message for them:—

My heart goes right out to you Scotsmen ;
I heed not your creed or your clan,
Or Highland or Lowland, or Free Kirk, or Wee Kirk ;
Provided they make me a man.

Akin to his dauntless forefathers
Whose deeds gild my history's fame ;
They christen'd my mightiest rivers and gave
To my loftiest mountains their name.

But send me no weakling or wastrel,
Who wilts under weight and repines ;
'Tis only the strong who will garner the wealth
Of my forests, my prairies, and mines.

So send me your strong men ; I'll make them
Full free of my East and my West,
The best that I have shall be theirs for the winning,
And nothing can better my best.

THE Confederation Life Association was incorporated by Act of Parliament of the Dominion of Canada and commenced business in the year 1871. The authorized capital stock of the Company, all of which has been subscribed, is £205,480. Of this, £20,548 has been called and paid up in cash.

Holders of participating policies, for £200 or over, are members of the Association and are entitled, jointly with the shareholders, to take part in the proceedings and vote at all annual and general meetings of the Company. The principal on which the Company is founded combines, therefore, mutuality with security.

Requirements of Board of Trade complied with.

The Company has complied with all the requirements of the Board of Trade, and is fully authorized to carry on the business of life insurance in Great Britain and Ireland.

The legal rights and remedies of persons domiciled in the United Kingdom who are insured under policies of this Company, or who are claimants under its policies, are governed by the same laws as are the rights and remedies of persons insured in companies having their Head Offices in the United Kingdom, and claims may be enforced in the same manner.

Invested Funds.

The assets of the Company as at December 31st 1914, exclusive of the uncalled capital stock, amount to £4,071,544. These funds are invested in the name of the Association in First Mortgages on the security of Real Estate, Government and Municipal Bonds, Real Estate held in fee simple, Loans on the Company's Policies, etc.

All funds are invested by the Company in strict conformity with the provisions of the Insurance Act of the Dominion of Canada.

Growth of the Company.

The following table exhibits the steady growth of the Company:—

Year	Premium Income (Net)	Interest Income	Assets	Insurance in Force
	£	£	£	£
1873	9,432	784	25,279	369,582
1883	63,570	13,152	236,184	2,264,101
1893	163,665	38,197	928,794	4,990,826
1903	245,920	81,977	1,985,723	7,502,675
1911	418,827	171,148	3,357,104	11,794,927
1912	496,498	182,963	3,548,812	13,102,256
1913	569,788	203,472	3,847,445	14,197,455
1914	560,599	216,239	4,071,544	14,671,379

Reserve Liability:

All insurance business of the Company issued at ordinary rates since January 1, 1900, is valued on the basis of the British Offices Life Tables, 1893, O^{M(5)} Experience, with 3% interest, and all Tropical and Sub-Tropical business is valued on the basis of the American Tropical Experience Table, with 3% interest which calls for a somewhat higher reserve than would be required under the O^{M(5)} Table, thereby making provision for the increased mortality which must naturally be expected under this business. For Annuities the British Offices Select Life Annuity Experience, 1893, with interest at 3½%, is used.

Rate of Interest Earned.

The rate of interest which the Company earned upon its total invested funds for the year 1913 was £5 13s. 10d. per centum.

Since the rate of interest which the Company assumes in calculating its reserve liability is on the average only £3 9s. per centum, there is derived from this branch a

margin of security amounting to £2 5s. per centum per annum. The advantageous position occupied by the Confederation Life Association is therefore apparent, as the above source of profit has a material bearing upon the rate of dividend which the company is able to pay its policyholders and particularly so in regard to the higher premium policies.

Mortality.

The Mortality experience of the Company has been particularly favourable, the actual number of deaths having been uniformly well within the tabular expectation. The average rate for the past fifteen years has been less than two-thirds of the expected mortality according to the British Offices O^(M⁶) Table.

Taking into account the entire period of the Company's existence, the income from Interest and Rents has exceeded the Death Claims paid by £635,526.

Immediate Payment of Claims.

All claims under policies on the lives of residents of Great Britain and Ireland are payable at the Chief Office of the Company in London in sterling currency.

Plans of Insurance.

Insurances are issued upon all ordinary life and endowment plans as follows :—

Whole Life Plans : The amount of the policy becomes payable on the death of the insured, the premiums being payable during life, or for a limited period of 10, 15, 20 or 25 years, or by a single payment.

Endowment Assurances : Under which the sum insured becomes payable at the end of 10, 15, 20, 25 or 30 years, according to the term selected, or upon the death of the insured, should such occur previous to the expiration of the endowment period, premiums being payable during the continuance of the policy, or during a limited term of years, or by a single payment.

Term Insurance : Term insurances for a period of 5 or 10 years are granted. Under this plan the sum insured is payable only in the event of the death of the insured during the term of 5 or 10 years.

Convertible Term Plan : Under the Company's Convertible Term Plan, the insured has the privilege of changing the policy at any time within a period of 5 years from the date of its issue, without medical examination, to any of the ordinary With-Profits Life or Endowment Plans. Such change may be effected by the insured paying the difference between the premiums for the term policy and that for the policy selected, with interest at a moderate rate ; or a new policy may be taken at his then age, upon which no difference would be payable.

Partnership or Joint Life Policies : Insurances may be effected on two or more lives, the sum insured being payable on the first death that occurs. This form of contract is especially adapted to meet the requirements of financial or trading firms. The death of one of the partners not infrequently involves the withdrawal of a considerable portion of the firm's capital, which may seriously hamper the business—such a contingency can be safely guarded against by a partnership policy.

Return Premium Plan : All the regular life and endowment policies may be issued on this plan. In the event of the policy becoming a claim by the death of the insured during the return premium period, all premiums paid during the currency of the policy will be refunded by the Association to the beneficiary, in addition to the face value of the policy.

All policies give the exact amount of paid up insurance, extended insurance, cash surrender value and loans available in any one year.



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Confederation Life
Association
The Canadian Scot

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