

The Distribution of Immigration

By REV. J. W. MACMILLAN, D.D.,
Manitoba College.

It would seem that a land like Canada, with a population of less than two to the square mile has ample room for an indefinite number of immigrants. And if the immigrants were evenly distributed over the whole of the country it might be so. But they are not. They are being concentrated in the most thickly settled portions of the country.

Lessons From the United States.

The phenomena of immigration can often be studied to better advantage in the United States than in Canada. This is so, not only because of the larger number our neighbors have received, and the longer period during which they have been coming, but because of the greater attention which has been devoted in the United States to the study of these phenomena. The comprehensive report of the United States Commission on Immigration, as well as the considerable number of books published by private authors on this subject, make up almost the entire library available to one wishing to study the question. The few pamphlets and volumes of Canadian origin are of most value when used to focus on Canadian conditions the information collected and inferences reached in the United States.

Well, it seems that the immigrants coming to the United States settle, first, in the most densely populated states; second, in the largest cities of those states; and, third, in the most crowded sections of those cities.

The Cities Get the Immigrants.

For instance, in 1907, a typical year of large immigration, nearly 70 per cent of the immigrants were received by Massachusetts, New York, Pennsylvania, Illinois, New Jersey and Rhode Island. These states are far above the average in their density of population.

And, further, it is to the swollen cities of these states that the newcomers make their way. They do not take up farms or locate in the villages. It is to Philadelphia and Chicago, to Boston and New York that they go. And each successive year this convergence upon the cities becomes more pronounced. In 1890 the proportion of the foreign-born in cities was 61.4 per cent. Ten years later it was 66.3 per cent.

Consider this fact: That only 36 per cent of the native-born Americans live in cities, while 72 per cent, or twice the proportion of the foreign-born are found in cities.

Such figures as the Immigration records and census statistics of our own country supply on this point go to show that, as we should expect, the same thing is happening in Canada. Of the three millions of immigrants who arrived amongst us during the years 1901-1915 the province which received the largest share was Ontario. Saskatchewan and Alberta together received only a few more than Ontario. In each year since 1911 they received less! And it should be remembered that almost all of those settling in Ontario remained in its lower and peninsular part. They did not take up land in the northern clay belt, but crowded into the narrow area where the industrial cities are found.

The Foreign Born in Canada.

From the census of 1911 we learn that there were then 752,732 foreign-born in Canada. (In Canada foreign-born means non-British). This is rather more than 10 per cent of the whole population. But sixteen cities of over 15,000 population have 40 per cent foreign-born. It is true that we have few statistics on this subject, but anyone who knows the changes which have taken place in the central sections of Toronto and Montreal and the way in which Winnipeg and Vancouver have grown will not need statistics to convince him that in Canada, as in the United States, immigrants tend to concentrate in the most crowded parts of the biggest cities, which, in turn, are in the most thickly populated districts of the Dominion.

The Reason Why.

Why does it happen so? On its face it looks preposterous. Most of these immigrants came from rural occupations; why should they flock to the cities? Our country is full of spacious and fertile regions; why should the narrow and fetid rooms of unwholesome city tenements attract them? The reasons are as follows:

Their tickets commonly read to these centres of transportation, and it is easy for them to stay there;

the economic opportunities are often greater in the city than in the country; city occupations require less capital than those of the country, for in the country the man without or with only a little money can become only a farmhand, while in the city he has a choice of many kinds of manual labor and may try his hand at peddling, buying old clothes, etc., he can more readily keep in close touch with others of his own race and tongue, in the city; knowledge of the English language is less essential in the city, where stores have sprung up in which foreign languages are used and interpreters can always be found; there are more relief agencies, both native and foreign, in the city; and the excitement and novelty of city life is seductive too. Besides all these there is the self-propagating power of the city colony. Once it is started it becomes a centre of growth, expanding like a city within a city, and by much the same processes of self-development and exterior attraction as the city itself employs in relation to the country at large.

The Supreme Immigration Problem.

This matter of distribution is the supreme practical problem of immigration. There can be no question as to our need of more people for the subduing and cultivation of our vast natural heritage. But it seems that the worker and his appropriate task do not meet each other. It is the economic opportunity which justifies the coming of the immigrant to this country; and, having come, by some fatal mischance, he fails to find the economic opportunity. The palpable remedy is to be found in government supervision which shall end, not when the immigrant emerges from the immigration shed, but when he has been established in his proper occupa-

tion, or, better still, when he has completed a course of training and is graduated into citizenship.

The assimilation of the immigrant is largely a question of contact between the newcomer and the native-born population. It is true that under our system of planting colonies of foreigners on the prairies assimilation comes about slowly even in farm life. And it is difficult to suggest any other way in which they should be settled on farms. But even there, in the heart of a rural foreign colony, they are not so isolated from Canadian influences as in the city. For the tenement is the place of isolation always, and not the farmstead. Any slum population, of whatever lineage, is driven in upon itself and tends to found and maintain its own meagre and unwholesome fashions of life. A slum area in a city is like a besieged fortress. All the decencies and sanities and generousities of the city set upon it and succeed in imprisoning it within its own dirt and poverty and misery.

And other questions of vital concern to the nation are to a greater or less degree dependent upon distribution. Crime, pauperism, disease, vice, the standard of living, the progress of education—all these depend less on the nature of the immigrant and the land from which he came than on his behaviour and the treatment he receives in the land of his adoption.

We may apply to Canada, without the change of a syllable, the following words of Professor John R. Commons:

"This country can absorb millions of all races from Europe and can raise them and their descendants to relatively high standards of citizenship in so far as it can find places for them on the farms. 'The land has been our great solvent.' But the cities of this country not only do not raise the immigrants to the same degree of independence, but are themselves dragged down by the parasitic and dependent conditions which they foster among the immigrant element."

War's Effect on Canadian Bank Branches Abroad

Deposits in Foreign Branches Accounts for One-fifth of Total Gains in Resources Shown by Canadian Banks

By H. M. P. ECKARDT.

The recent announcement to the effect that the Canadian Bank of Commerce Corporation, an institution formed under the auspices of the British and Italian governments for the purpose of facilitating trade between the two countries, raises the question as to whether there will be as a result of the war developments, any pronounced new movement among the Canadian banks to extend their operations abroad. It is to be noted that several of the leading banking institutions of the United States have latterly been active in establishing branches in foreign countries. Prior to the enactment of the federal reserve law the national banks of the neighboring country were not permitted to have branches at home or abroad; but the new law opened the door, as regards outside branches, and several large New York banks have not been slow to take advantage of the opportunity.

Within the last two or three years the National City Bank of New York has provided branch representation in Buenos Ayres, Rio de Janeiro, Santos, Sao Paulo, Montevideo, Bahia, Santiago, Valparaiso, and Havana. Also, as a war development, the same bank a short time ago opened a branch in Genoa, Italy; and its new branch at Petrograd is to open for business in the near future. It is said that the National City is planning, too, to have branch representation in Moscow. The Guaranty Trust Co. of New York has applied to the State Banking Department in France for permission to establish its branch office in Paris and the announcement of this new branch is expected in a few days. This great American bank has had, for years, a branch in London. It also in conjunction with Messrs. Brown Brothers, and Messrs. J. & W. Seligman, controls the Mercantile Bank of the America's which has branches in Nicaragua, Peru and Paris. The Equitable Trust Co. has branches in London and Paris; and the Farmers Loan and Trust Co. in London, Paris and Berlin. Another American concern with a large foreign business and branches in China, Japan, India, London and the West Indies—the International Banking Corporation

is controlled by the National City Bank of New York.

As yet these large American banks have not made an extensive invasion of territory occupied by the Royal and Nova Scotia in the West Indies and Central America. Their competition is met, however, at Havana and at one or two other points in the West Indies. In view of the powerful connections which the big American banks have in the United States, it will be seen that they work at an advantage, in some respects, as regards financing the export trade of the big republic. However, the two Canadian banks in the West Indies have a strong position as regards number of branches there—the Royal in Cuba and elsewhere and the Nova Scotia in Jamaica—and this circumstance helps them considerably in connection with the financing of the exports of the islands and of the Central and South American countries in which they are represented.

With reference to the Canadian bank branches outside the Dominion it is worth noting that the increase of their deposits has contributed importantly in some instances to the growth of banking power of the institutions concerned. The following table shows the progress made by the several banks during the past four years:

Deposits Elsewhere Than in Canada.			
Bank.	Oct. 1912.	Oct. 1916.	Increase.
Montreal	\$26,059,862	\$68,431,359	\$42,371,497
Nova Scotia	12,238,266	15,158,582	2,920,316
British	2,436,586	4,099,199	1,662,613
Nationale	939,382	1,316,817	377,435
Merchants	115,191	830,464	715,273
Union	796,552	934,175	207,623
Commerce	14,079,080	21,527,555	7,448,475
Royal	21,600,606	53,392,713	31,792,107
Dominion	304,912	510,064	205,152

Totals \$78,500,437 \$116,200,928 \$87,700,491

During this period of four years the total assets of Canadian banks rose from \$1,521,000,000 to \$1,968,000,000—an increase of \$447,000,000. So it will be seen

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