

so that in that country full information is furnished as to the state of the wind and weather at all points on the coast. France, Germany, Russia, Austria, Italy, Denmark, and other European countries, have since put the system into operation with good results.

No doubt the Dominion Government will co-operate in any way desirable to further this object, not alone in the interests of the Dominion shipping, but also from motives of humanity.

#### THE IMMIGRATION CONFERENCE.

The question of immigration is one of vital importance to the people of Canada at the present moment. We are glad, therefore, to notice that a conference recently took place in Ottawa on the subject between representatives of the Dominion and Provincial Governments and the different immigration agents employed at home and abroad. It is to be hoped this conference has not ended simply in talk, but that we shall see some practical results next spring in the adoption of a more spirited immigration policy.

The two great wants of the Dominion are men and money. Its resources are practically inexhaustible, but they need capital and labor to develop them; and the more of both we can attract into Canada, the more rapid progress we will make in wealth and prosperity. It is high time that our rulers became thoroughly alive to this fact, and had determined to encourage immigration with all the energy and zeal at their command.

Never was there such a golden opportunity to turn a large portion of the flow of immigration into Canada as at present. This country never occupied so high a position in the eyes of Europe as since confederation. This is conspicuously the case so far as the inhabitants of the British Isles are concerned, and it accounts for the moderate increase in the number of new settlers we have obtained during the last year and this. "There is a tide in the affairs of men," and the same may be true of nations. If our public men do not utilize the present favorable opinion of the Dominion abroad to increase its population, their conduct will be little short of criminal.

Canada was never in a position to absorb so many immigrants as at present. The demand for labor is universal. For months past, sufficient laborers, both skilled and unskilled, have not been obtainable in Ontario. The result has been a rapid increase of wages in several branches of trade. We suppose we will receive altogether about 25,000 immigrants this season. At least 100,000 could have been absorbed with the greatest ease; and the demand for labor

must continue. The numerous new railroads and other public works in course of construction must afford abundance of work for some years to come for all who want it, and the chances are that next spring and summer will find the demand for labor greater, and the supply less in proportion, than during the past five months.

The country was never so attractive to immigrants as at present. This is true both absolutely and relatively. The opportunities for new-comers to do well were never previously so good, and when compared with other countries, none can be found in which living is so cheap or taxation so moderate. These are matters of vital importance to those classes who emigrate to improve their position; and, if the facts were properly placed before them, they must turn a large portion of the "human tides" which annually leave Europe, towards our shores.

We hope the recent conference will mark a new era in the history of Canadian immigration. The country is becoming thoroughly aroused to the vital importance of the question, and heartily sick of the old do-nothing policy of the past. Either wilfully or ignorantly, the Department of Agriculture at Ottawa has for years been a drag rather than an encouragement to immigration. This state of things must now end. Canada wants more men and money; she offers attractions to both second to no other country in the world; and the Government, be it Dominion or local, which fails to carry out an energetic immigration policy, will certainly have to answer therefor at the bar of public opinion.

#### ONTARIO MUTUAL LIFE INSURANCE CO.

Since the deposition of the promoter and floater of this scheme—Moses Springer, M.P.P.,—the tables of rates have been completely remodelled. The annual premium on an all-life policy for \$1,000, age 20, has been advanced from \$14.90 to \$21.21—a direct advance of \$6.31. In this the soundness of our objections, urged when the project was first brought before the public, to the low rates first adopted, is fully conceded. With the advance in the rates we suppose the unjust plan for raising additional premium by an assessment on the policies as in a mutual fire insurance company, has been abandoned. We anticipate that some difficulty will be experienced in getting the additional rate now required from those who have insured at the low rates first charged, unless they are more pliable than policyholders usually are. But perhaps it is only future applicants who will be charged the advanced rates.

Here is a paragraph from a fly-sheet issued by the Company, which we regard as something original in its way:—"In the Ontario Mutual the policyholders are in fact the stockholders (1) each contributing a small portion of its capital (2)

until it has attained proper proportions, these annually receiving a return of all the surplus annually, and in proportion individually as he or she may have contributed thereto, such surplus divisions will be deducted from the annual premiums whereby the cost of assurance in the Ontario Mutual will be lower than in any other company on the continent, and the investment as safe as the safest." Just so, and about as lucid as mud. We suspect the author of this production has devoted more attention to the cultivation of turnips than to the science of life insurance.

The ninth clause of the Company's charter provides that the premiums shall be invested (after paying expenses of management and claims) as a reserve fund in certain securities, "provided that such reserve fund shall not exceed in the whole \$150,000." Anything more unscientific, absurd, or contrary to the principles and practice of life insurance than this provision could scarcely be imagined. It is a reflection on the intelligence of the Ontario Legislature, that certain clauses of this charter ever received its sanction.

#### NOVA SCOTIA GOLD FIELDS.

As an instance of successful gold mining, and the occasional richness of quartz lodes in Nova Scotia, may be cited the recent results from mines now being developed at Montague.

The Albion mine, owned by the Messrs. Lawson Brothers, was sold to them last winter as a forlorn hope, but the new proprietors, being practical mining engineers and capable of conducting the works themselves, began in a quiet, systematic manner to open up the property anew, and obtained the following results:—

|                | Tons. | cwt. | oz.  | dwt. | gr. |
|----------------|-------|------|------|------|-----|
| April.....     | 22    | 5    | 86   | 0    | 0   |
| July.....      | 120   | 0    | 715  | 0    | 0   |
| August.....    | 50    | 0    | 358  | 16   | 0   |
| September..... | 33    | 10   | 538  | 0    | 0   |
| Do. ....       | 17    | 0    | 27   | 0    | 0   |
|                | 242   | 15   | 1724 | 16   | 0   |

The lode is from three to six inches in width, and the total number of days' labor expended in obtaining this quantity of quartz, and gold was 3,813; each day's work thus giving \$9.05 per man. One lot it will be perceived gave as much as 17½ oz per ton, a yield only exceeded—where several tons have been crushed at a time—by Mount Unlace district, where a lot of 13 tons crushed in 1868, gave an average of 18 oz. Another circumstance which may be useful to stockholders and managers to note, is, that the slate forming the wall of this lode, and which had been thrown away as worthless, by the former proprietors, has yielded the Messrs. Lawson as much as 3 oz. per ton.

Another mine in the same district, known as the Montague, has produced within the past six months 795 ounces, from less than 200 tons, and with the employment of 2,814 days labor, which gives \$5.01 to the hand.

THE LATE STORM.—Now that reliable particulars respecting the great storm of the 18th have been received, the losses are not nearly so heavy