any population is an indeterminate quantity. The excess of births over deaths and the survival of those born are conditions subject to far too many contingencies to be stated by a fixed percentage as the "natural increase." In families the "natural increase" in one to ten years will be from a pair to a family of 8 or 10, while in another decade there will be no "natural increase."

The population by families in 1901 compared with 1891 is given in the Census returns as follows, which we have supplemented by columns showing the average number in the family:

	Families, 1901.	in family, 1901.	Families, 1891.	in family 1891
Canada	1,043,294	5.12	921,643	5.24
Ontario	451,839		414.798	
Quebec	303,301		227,991	
Nova Scotia	89,106		83,730	
New Brunswick	62,700		58,462	
Manitoba	48,590		31,786	
British Columbia	39,000		20,718	
Territories	29,500		14,415	
Unorganized	75,000		32,168	

The average then per family was a fraction less in 1901 than 10 years ago, a change which would arise from an immigration of single men. The house returns give the total number in 1901 as 1,006,652, and in 1891 as 877,586. According to these figures there was a house in 1891 for each 5.5 of the population and in 1901 for each 5.3 of the population. Assuming both returns to be correct this indicates less congestion in dwelling houses in 1901 than in 1891. If the houses and families are compared we find that they run very close, there were 1,003,944 houses for 1,042,782 families, which is a very liberal allowance, as it shows that over \$6.27 per cent. of the families of Canada live in a separate house, and only about 3.73 in lodgings or in apartment blocks. The couplet

"Ill fare: the land to hastening ills a prey,
"Where wealth accumulates, but men decay!"

has a certain element and truth in it, but, where men decay wealth is not likely to accumulate. Canada is the most remarkable country ever in existence for slowness of growth in population being coincident with extreme rapidity in the growth of trade and of wealth. An exhibit of this growth is given in next article.

## CONTRAST BETWEEN THE CENSUS RETURNS AND THE MATERIAL DEVELOPMENT OF CANADA SINCE 1891.

It is very erroneous to judge of the progress of Canada solely by the increase of its population. That this Dominion grieviously needs a large accession of settlers is most true. No less true is it that in Canada there is a capacity for doubling, yea,

quadrupling the present population and finding all a comfortable subsistence. The richest agricultural lands in the world are in Canada, millions of acres of which never felt a plough. In the untilled districts of our Northwest the climate is highly favourable to human life, incomparably more so than in the boasted Southern States of America. A few winter months are, no doubt, disagreeably cold, but they are healthy, and artificial warmth can be had, whereas in the south the heat for months is most unhealthy and it cannot be modified by artificial cold. Canada swarms with tens of thousands of Americans who take refuge here in summer to escape the unendurable heat and miasma of their own climate. The Dominion has a magnificent future which is none the less so for dawning slowly in the matter of population. See what has been achieved by the people of Canada since the Census of 1891:

Imports, Total		1890. \$ 111,533,954 \$23.08	Increase. \$ 60,972,924 \$9.21
Exports, Native Manuf'rs " per head. Exports, Total " per head	\$2.66 170,642,369	5,741,184 \$1.18 85,257,586 \$18.66	8,483,103 \$1.48 85,384,783
Foreign Commerce, Total. " per head		196,791,540 \$41.74	146,357,707 \$22.53
Deposits in Banks  " per head  in Savings Banks  per head	\$55.80 92,844,225	133,933,528 \$27.70 51,921,452 \$10.73	163,982,007 \$28.10 40,922,773 \$6.66
Total Deposits  " average per head.		185,854,980 \$38.43	204,894,780 \$34.86
Fire Insurance, risks	\$81.47	248,424,567 \$51.39 720,679,621 \$149.10	183,537,856 \$30.08 271,652,739 \$36.80

Although then the numbers of the people in Canada have not increased to the extent hoped for the amount of business in the country has enlarged so much as to leave little ground for lamentations. While the number of Canadians has only increased to per cent. in the last ten years the following increases stated, in percentages, took place:

		Increase in 10 years,	
Increase in	Foreign Commerce	74.00	per cent.
"	Deposits	110.00	"
**	Life Assurance in force	73.90	"
**	Fire Insurance, total risks	37.70	**
"	Exports of Native Manufactures	147.00	"
"	Exports of animals and their pro-		
	duce	121.00	"
"	Exports of minerals	30.00	**

There must be something exceptionally rich in the resources and the opportunities of Canada for a 10 per cent. increase of population to have coincided with such extraordinary developments in trade; in deposits; in insurance, as are exhibited in the above tables.